



DRAFT 2012 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE FOR THE CITY OF DURHAM, NC



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Table of Contents

Executive Summary	3
I. Introduction	11
II. Background Data	13
A. Population, Race, Ethnicity, and Religion:.....	14
B. Households:	22
C. Income and Poverty:	28
D. Employment:	35
E. Housing Profile:.....	37
F. Financing:.....	41
G. Household Types:	46
H. Cost Overburden:.....	47
I. Housing Problems:.....	51
J. Disabled Households:	53
III. Review/Update to Original Plan	56
A. Summary of Impediments:	56
IV. Impediments to Fair Housing 2012	61
A. Fair Housing Complaints:.....	61
B. Public Sector:	87
C. Private Sector:.....	110
D. Citizen Participation:	119
V. Actions and Recommendations.....	122
VI. Appendix	127
A. Appendix A – Demographic Data	
B. Appendix B – Maps	
C. Appendix C – HUD-CHAS Data	
D. Appendix D – Meeting Summaries.....	

Executive Summary

The City of Durham is focusing its energy and resources on revitalization, not just its housing but also its economy, job creation, public safety, transportation, recreation, access to health care, educational opportunities, etc. As a part of the City's revitalization efforts, it will affirmatively further fair housing for all residents. The City is experiencing a growth in population and has renewed energy. The Mayor, City Council, and the City Staff are committed to making Durham a better place to live, work, and enjoy life.

The City of Durham, North Carolina is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and take steps to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice with the preparation of their Five Year Consolidated Plans, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. This means that the City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Durham had previously prepared an Analysis of Impediments to Fair Housing Choice in 2006. The City has prepared this 2012 Update to the Analysis of Impediments to Fair Housing Choice to bring the City into sequence with its FY 2010-2015 Five Year Consolidated Plan. The City's Program Year runs from July 1st through June 30th. This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Durham:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;

- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to a person based on their inclusion in a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race, color, religion, sex, national origin, disability, or familial status** in the sale, rental, and financing of housing.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - A review of the City's Unified Development Ordinance, Comprehensive Plan, and City procedures was undertaken, including the FY 2010-2015 Five Year Consolidated Plan, FY 2010 Annual Action Plan, FY 2011 Annual Action Plan, and Consolidated Annual Performance Evaluation Reports for FY 2009 through FY 2010.
 - A review of the Durham Housing Authority's (DHA) Administrative Plan, HUD Five Year and Annual Plan, and its Affirmatively Furthering Fair Housing Policy.
 - The most recent demographic data for the City was analyzed from the U.S. Census, which included general, demographic, housing, economic social, and disability characteristics.
 - A review of the residential 2006-2010 American Community Survey data was completed.
 - A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
 - A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
 - A review of the real estate and mortgage practices was undertaken.
 - Home mortgage foreclosure data was reviewed.

- **Interviews & Meetings**
 - Meetings and/or interviews were conducted with the Durham Housing Authority; community, social service, and advocacy agencies for the disabled; housing providers; the Durham Human Relations Division; and city staff members.
 - Surveys were sent to the Durham Housing Authority, housing and social service agencies, and the Durham Board of Realtors. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
 - Low- and moderate-income areas were identified.
 - Concentrations of minority populations were identified.
 - Concentrations of owner-occupied and renter-occupied housing units were identified.
 - Fair housing awareness in the community was evaluated.
 - Distribution of public and assisted housing units was analyzed.
 - The location of CDBG expenditures throughout the City was analyzed.
 - The location of HOME expenditures throughout the City was analyzed.
 - The City's Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments was analyzed.
- **Citizen Participation**
 - Fair Housing surveys were available on the City's website in order to solicit input on the fair housing issues that exist in the City. Electronic surveys were created using Survey Monkey.
 - The draft 2012 Update to the Analysis of Impediments to Fair Housing Choice was made available for public review and comment

from July 20, 2012 through August 20, 2012 at the Department of Community Development, the Durham County Public Library, and the City Clerk Office, the front desk of City Hall and on-line at <http://durhamnc.gov/ich/cb/cdd/Pages/Home.aspx>.

The City of Durham's 2012 Update to its Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: LACK OF AFFORDABLE RENTAL HOUSING UNITS** – The cost of rent for apartments has increased to the point that almost half of all households with incomes less than 50% of the median income are cost overburdened.

Goal: Promote and encourage the development of affordable rental housing units especially for households whose income is less than 50% of the median income.

The strategies to meet this goal include:

- **1-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **1-B:** Provide assistance to households that are cost overburdened, particularly those households below 50% of the median family income.

- **Impediment 2: LACK OF AFFORDABLE HOUSING UNITS FOR SALE** – The cost to purchase a single family home has increased significantly outside areas of low/mod income concentration, limiting the choice of housing for lower income households.

Goal: Promote and encourage the development of for-sale single family houses for low-income households.

The strategies to meet this goal include:

- **2-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **2-B:** Support down-payment assistance and financing to assist low-income homebuyers to purchase housing outside areas of low/mod concentration.

- **2-C:** Support rehabilitation of existing housing stock to increase the supply of decent, safe, sound, and sanitary housing that is affordable to low-income households.
 - **2-D:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households.
- **Impediment 3: AREAS OF CONCENTRATION OF MINORITIES** – There are areas in the central and eastern sections of the City where the minority population is more than 70% of the area’s population.

Goal: Promote the de-concentration of minorities outside the central and eastern sections of the City to reduce minority concentration.

The strategies to meet this goal include:

- **3-A:** Support and promote affordable housing developments and plans outside areas of minority concentration.
 - **3-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
 - **3-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.
- **Impediment 4: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice.

Goal: Improve the public’s knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.

The strategies to meet this goal include:

- **4-A:** Continue to promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
 - **4-B:** Continue to publish literature and informational material to pass out concerning fair housing issues and place in prominent locations to be available for distribution.
 - **4-C:** Include a link on the City’s website for information on Fair Housing and who to contact in cases of suspected housing discrimination.

- **Impediment 5: FAIR HOUSING LOGO AND DISCLAIMER CLAUSE** – The Fair Housing Logo and disclaimer clause are not uniformly used in advertisements of housing publications.

Goal: Increase the use of the Fair Housing Logo and disclaimer clause on all housing publications available in the City.

The strategies to meet this goal include:

- **5-A:** Review and monitor the real estate trade publications (such as “Homes and Land,” “Apartments for Rent,” “Apartment Guide,” The Real Estate Book,” etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
- **5-B:** Work with the local Board of Realtors, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.

- **Impediment 6: ACCESSIBLE HOUSING** – There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

Goal: Increase the number of accessible housing units that are decent, safe, sound, sanitary, and affordable to lower income households throughout the City.

The strategies to meet this goal include:

- **6-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- **6-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.
- **6-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
- **6-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow them to remain in their residences.

- **Impediment 7: PUBLIC POLICIES AND REGULATIONS** – The City-County Unified Development Ordinance (UDO) appears to be restrictive in regard to the development of multi-family housing, group living, supportive

care housing, and does not contain references to the Federal Fair Housing Act, Section 504, Americans with Disabilities Act, etc. Additionally, the City's "Subsidized Housing Location Policy" needs to be revised.

Goal: Revise the City-County Unified Development Ordinance and "Subsidized Housing Location Policy" to promote the development of various types of affordable housing throughout the City.

The strategies to meet this goal include:

- **7-A:** Review and revise the definition of "Family" in the UDO to permit six (6) or less disabled persons to live together as a single family unit. Consider revising the list of uses permitted by "right" in residential districts by removing "L-Permitted Subject to Limitations" and "M-Special Use Permit Required" for "Single-family detached homes," "Family Care Homes," "Group Homes," and other forms of supportive housing.
 - **7-B:** Review the City-County Unified Development Ordinance to include a new subsection 1.2.4 "Affirmatively Further Fair Housing."
 - **7-C:** Review and revise subsection 6.6 "Affordable Housing Density Bonus" provision to provide a better incentive to developers to construct new affordable housing in the City.
 - **7-D:** Review and revise the City's "Subsidized Housing Location Policy" to promote and encourage the development of subsidized affordable housing outside areas with concentrations of subsidized housing and/or poverty.
- **Impediment 8: PRIVATE LENDING PRACTICES** – The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and minority applicants.

Goal: Approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the City, regardless of race and location.

The strategies to meet this goal include:

- **8-A:** An in depth review of the mortgage lending practices by local banks should be undertaken by an outside agency or firm, that does not have any interest in the local financial institutions.
- **8-B:** Testing should be performed by an outside agency to determine if any patterns of discrimination are present in local home mortgage lending practices in low-income areas.

- **8-C:** A higher rate of public financial assistance should be provided to potential home buyers in lower-income neighborhoods to improve the loan to value ratio so private lenders will increase the number of home loan mortgages made in these areas.

I. Introduction

The City of Durham is an entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing" the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice. In addition, each year the Mayor signs a certification that the City is affirmatively furthering fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising federal entitlement communities to update their Analysis of Impediments to Fair Housing Choice when the Five Year Consolidated Plans are completed, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices."

A Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have 32-inch clear openings. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Durham previously prepared an Analysis of Impediments Study and Fair Housing Plan in October 2006. This 2012 Update to the Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the City closer to the achieving goals outlined in the City’s FY 2010-2015 Five Year Consolidated Plan. The City of Durham’s Five Year Consolidated Plan is designed to act as a planning tool, providing the City of Durham with the necessary framework to strategically reduce the identified impediments to fair housing choice over the next three years.

II. Background Data

In order to perform an analysis of impediments to fair housing choice in the City of Durham, the demographic, housing, economic, and social characteristics of the City were evaluated as a basis for determining and identifying any existing impediments to fair housing choice.

Durham is the county seat of Durham County. The vast majority of the City of Durham is located in Durham County but a few small outlying areas of the City are located in Orange and Wake Counties.

The City of Durham is commonly known as the “City of Medicine” or the “Bull City.” The City is located in the north central section of the State of North Carolina half way between the Great Smoky Mountains and the Atlantic Ocean. It is the fifth-largest city in the State of North Carolina and the 85th-largest city in the United States based on population (228,330 individuals as of the 2010 U.S. Census).

Durham is the home of Duke University and North Carolina Central University (the nation's first publicly supported liberal arts college for African-Americans) and borders the Research Triangle Park, a globally recognized high-tech research and development center.

The City of Durham was incorporated on April 10, 1869 and is named for its founder, Bartlett S. Durham (11/3/1824 to 2/2/1859), a physician and entrepreneur that donated land for a rail station to serve as a depot for the North Carolina Railroad between the towns of Raleigh and Hillsborough, NC.

Following the Civil War, the City of Durham experienced a period of strong economic and population growth based around the thriving tobacco and textile industries. During the 20th century, Durham was home to some of the most prominent and successful black-owned businesses (for example, North Carolina Mutual Insurance Company and Mechanics & Farmers' Bank) in the country.

As the tobacco and textile industries left the City during the end of the 20th Century, the economy of Durham transformed into a global center for information technology, biotechnology, pharmaceuticals, and medicine. Currently, the healthcare industry is the prominent industry of Durham, including more than 300 medical and health-related companies including Duke University, the largest employer in Durham, providing jobs for more than 18,000 residents. (Source: City of Durham, NC www.durhamnc.gov)

The information from the 2000 U.S. Census is the most recent complete set of data available for the City of Durham. However, the 2006-2010 American Community Survey offers recent estimations of general demographics of the City

of Durham. Additionally, data from the 2010 U.S. Census has been released on a rolling basis and will be presented whenever possible. This Census data, along with other databases such as the CHAS Data, have been used to evaluate the City of Durham's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.

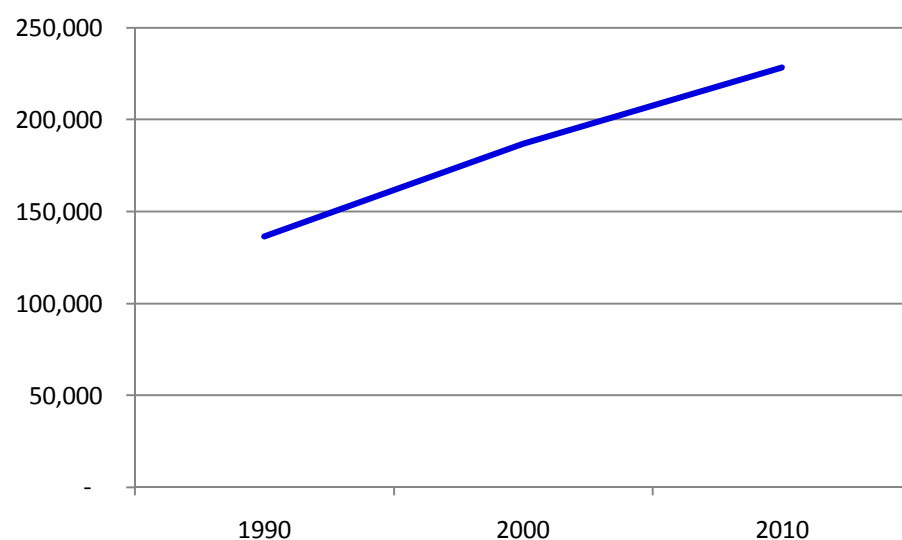
Part VI, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part VI, Appendix B includes full-page maps of the demographic data which are also shown on the following pages.

A. Population, Race, Ethnicity, and Religion:

Population

Since the 1990 U.S. Census, the City of Durham has experienced a sizeable increase in population from 136,611 people in 1990 to 187,035 people in 2000, and 228,330 people in 2010, or an overall increase of 82%. Over this same time period, the population of Durham County increased 19.8% from 223,314 people in 2000 to 267,587 people in 2010. Similarly, the State of North Carolina experienced a population growth of 18.5% with the influx of 1,486,170 people between 2000 (population of 8,049,313) and 2010 (population of 9,535,483).

Population Increase in the City Durham



Source: U.S. Census Data (1990 – 2010)

Race

The following table highlights the racial composition of the City of Durham at the time of the 2000 and 2010 U.S. Census counts.

Race and Hispanic or Latino Population in the City of Durham

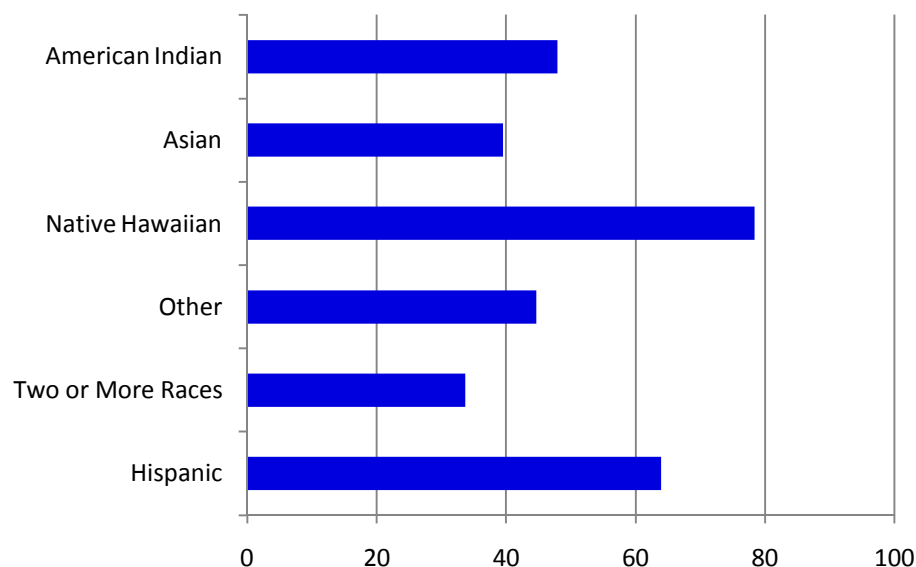
Race and Hispanic or Latino	2000 U.S. Census		2010 U.S. Census	
	Population Count	Percentage	Population Count	Percentage
Total	187,035	100%	228,300	100%
One race	183,399	98.1%	222,265	97.3%
Two or more races	3,636	1.9%	6,065	2.7%
White alone	85,126	45.5%	96,932	42.5%
Black or African American alone	81,937	43.8%	93,517	41.0%
American Indian and Alaska Native alone	575	0.3%	1,161	0.5%
Asian alone	6,815	3.6%	11,574	5.1%
Native Hawaiian and Other Pacific Islander alone	71	0.0%	166	0.1%
Some other race alone	8,875	4.7%	18,915	8.3%
Hispanic or Latino	16,012	8.6%	32,459	14.2%

Source: 2000 U.S. Census and 2010 U.S. Census

The City of Durham has experienced a growing population in every population group in the past ten years. The minorities experiencing the greatest population growth include Hispanic or Latino (103%), Asian alone (70%), American Indian and Alaska Native (102%), and two or more races (67%). Despite increasing in population count, the Black or African American population now comprises a smaller percentage of the overall population. The total minority population in the City of Durham (57.5%) is higher than the minority populations in Durham County (53.6%) and the State of North Carolina (31.5%). The race that makes up the largest portion of this minority population is Black or African American, which had a decrease of 2.8% compared to the total population but in actual numbers had an increase of 11,580 people.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of a City. The dissimilarity index, from CensusScope (<http://www.censusscope.org>), compares the integration of racial groups with the white population of the City on a scale from 0 to 100, with 0 being completely integrated and 100 being completely separate. The chart below highlights the dissimilarity indices for various racial and ethnic groups as compared to the white population in the City of Durham. The Black/African American population is the largest minority group in the City of Durham and has a dissimilarity index of 57.8, meaning that 57.8% of the white population would need to move to another neighborhood so that blacks and whites would be more evenly distributed in the City. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the City. The Black/African American population, the Asian population (dissimilarity index of 39.5), and individuals identifying themselves as two or more races (dissimilarity index of 33.7) are the only minority population in the City of Durham with a population of more than 1,000. As a result, the dissimilarity indices of the other minority populations misrepresent the actual distribution of these populations across the City.

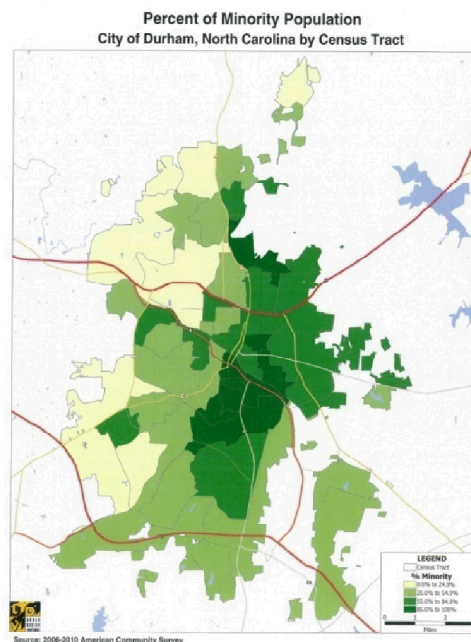
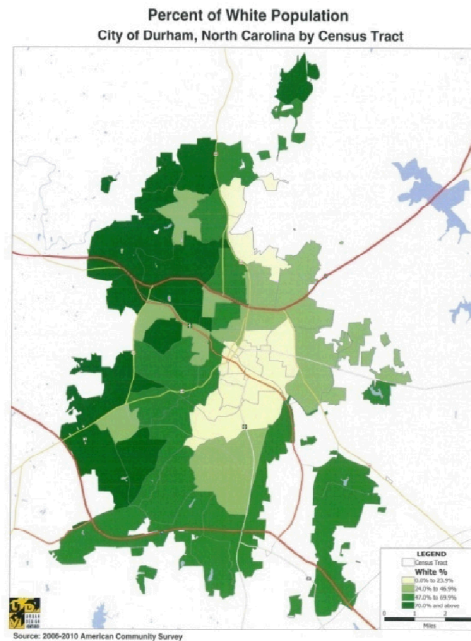
Dissimilarity Indices in the City of Durham



Source: <http://www.censusscope.org>

The following maps highlight the racial composition of the block groups across the City. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block

groups indicate the lowest concentration of each population group. The White population is mainly clustered in the western outlying areas of the City, while the majority of the Minority population is located in the eastern and central portion of the City.



Ethnicity

The following table highlights the ethnicities of Durham residents at the time of the 2000 U.S. Census as well as estimates from the 2006-2010 American Community Survey.

Ethnicity and Ancestry in the City of Durham

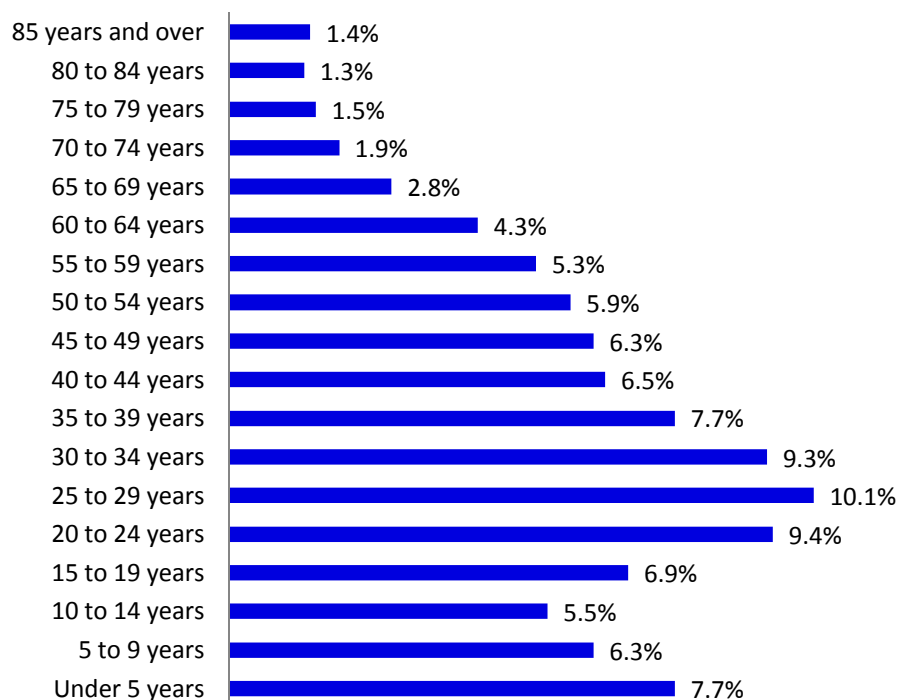
ANCESTRY	2000 U.S. Census		2006-2010 American Community Survey	
	Number	Percent	Number	Percent
Total population	187,183	-	220,324	-
American	9,266	5.0%	8,730	4.0%
Arab	903	0.5%	725	0.3%
Czech	366	0.2%	388	0.2%
Danish	334	0.2%	348	0.2%
Dutch	1,190	0.6%	1,816	0.8%
English	15,222	8.1%	18,137	8.2%
French (except Basque)	2,442	1.3%	3,218	1.5%
French Canadian	753	0.4%	649	0.3%
German	13,437	7.2%	18,806	8.5%
Greek	395	0.2%	448	0.2%
Hungarian	440	0.2%	571	0.3%
Irish	10,630	5.7%	14,557	6.6%
Italian	3,965	2.1%	6,105	2.8%
Lithuanian	224	0.1%	270	0.1%
Norwegian	1,038	0.6%	1,246	0.6%
Polish	2,442	1.3%	3,725	1.7%
Portuguese	166	0.1%	279	0.1%
Russian	1,285	0.7%	1,774	0.8%
Scotch-Irish	3,778	2%	6,163	2.8%
Scottish	3,378	1.8%	4,809	2.2%
Slovak	139	0.1%	281	0.1%
Sub-Saharan African	3,738	2%	5,135	2.3%
Swedish	1,209	0.6%	1,342	0.6%
Swiss	383	0.2%	381	0.2%
Ukrainian	292	0.2%	597	0.3%
Welsh	1,030	0.6%	1,397	0.6%
West Indian (excluding Hispanic origin groups)	660	0.4%	2,234	1.0%
Other ancestries	102,166	54.6%	-	-

Source: 2000 U.S. Census and 2006-2010 American Community Survey

The most common ethnicities in the City of Durham include English, Irish, and German. Between 2000 and 2010, the City of Durham experienced a decrease in the percentage of residents identifying themselves as “United States or American.” Many of the other ethnicities also experienced fluctuations between 2000 and 2010. The 2006-2010 American Community Survey did not include “Other Ancestries” as an option, so this may account for an increase in some of the other categories in the event that survey participants selected an ancestry that most closely described their actual ancestry.

The following chart illustrates age distribution within the City at the time of the 2010 U.S. Census. Children under five years of age represent 7.7% of the population; 26.4% of the City’s population is under 20 years of age; and 8.9% is 65 years of age or older. Over one quarter (28.8%) of the population is between the ages of 20 and 34.

Age of Population in Durham

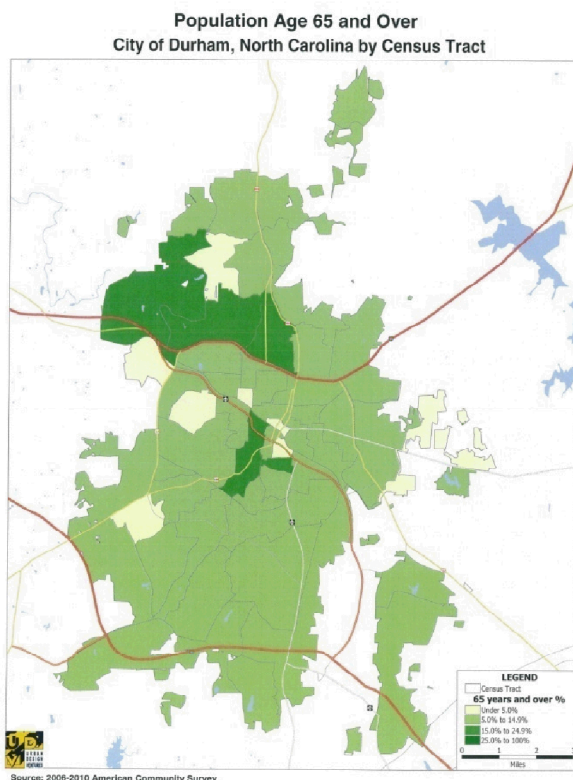


Source: 2010 U.S. Census

The median age in the City of Durham at the time of the 2000 U.S. Census was 31.0 years. The median age in the City increased slightly to 32.1 years at the time of the 2010 U.S. Census. During this same time period, the median age in Durham County increased from 32.2 to 33.2

years, and the median age for the State of North Carolina increased from 35.3 to 37.4 years.

Included in Part VI, Appendix B is a map illustrating the percentage of the population in the City of Durham that is over the age of 65. A smaller version of this map is included in this section. The highest concentration of persons age 65 and over is in the northwestern section of Durham and in the western central downtown area, while the lowest concentrations of elderly are uniformly distributed throughout the rest of the City.



Religion

The U.S. Census does not collect data on the religious affiliations in the United States. In an effort to better understand the religious affiliations of the residents of Durham, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attended church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2000 (the most recent year for which data is

available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of Durham County residents across various denominational groups, as a percentage of the population which reported affiliation with a church. This data is not available for the traditional African American denominations; therefore there is some error in the reporting as it relates to Durham County.

Religious Affiliation in Durham County

	1980	1990	2000
Evangelical Protestant	26.0%	34.3%	17.6%
Mainline Protestant	16.3%	14.9%	13.3%
Orthodox	0.0%	0.0%	0.1%
Catholic	2.0%	2.9%	4.4%
Other	0.8%	1.6%	3.9%
Unclaimed (% of total population)	54.9%	46.2%	60.7%

Source: The Association of Religion Data

Between 1980 and 2000, Durham County experienced a decrease in people identifying themselves with “Mainline Protestant” and “Evangelical Protestant,” and an overall increase in the portion of the religious population considering itself to be “Catholic” and “Other.” At the same time, there was also an increase in the percentage of the total population that did not identify with any of the religious bodies.

B. Households:

Household Tenure

According to the U.S. Census for 2000, there were 80,872 housing units in the City of Durham. Of these housing units, 92.8% were occupied and 7.2% were vacant. Of the occupied housing units, 48.9% were owner-occupied and 51.1% were renter-occupied. According to the 2010 U.S. Census, the total number of housing units increased to 103,221, 90.5% of which were occupied and 9.5% of which were vacant. Of the occupied housing units in 2010, 49.8% were owner-occupied and 50.2% were renter-occupied.



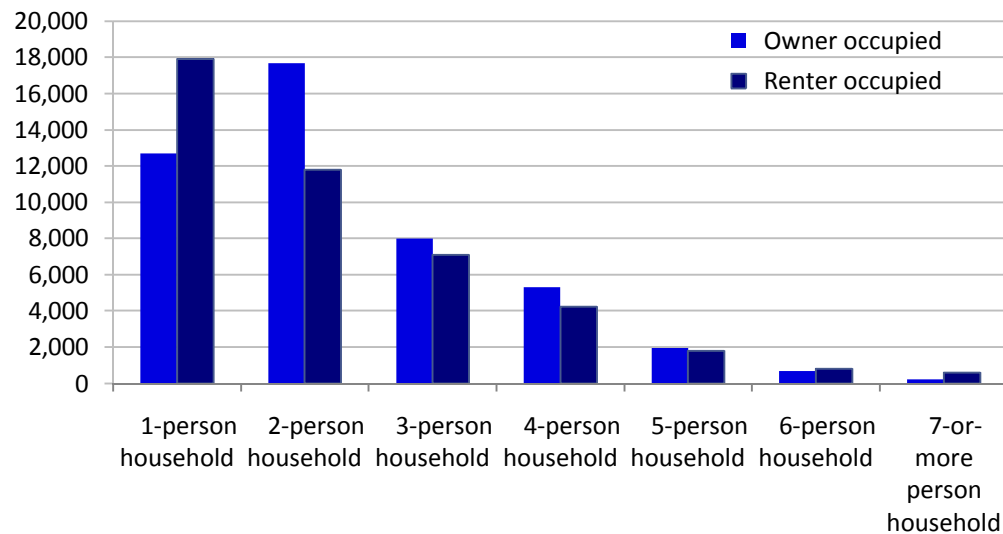
The City of Durham is experiencing an increase in the number of renter-occupied and owner-occupied housing units. From 2000 to 2010, housing units increased from 74,981 to 93,441. From 2000 to 2010, owner occupied housing units increased from 36,645 (48.9%) to 46,571 (49.8%) and the percentage of renter occupied housing units decreased from 38,336 (51.1%) to 46,871 (50.2%) even though the number of rental housing units actually increased. The ratio between owner occupied and renter occupied housing units is very close to 1:1, with a slight increase of owner occupied housing in the ten year period.



Demolitions are negligibly affecting the number of housing units. From 7/1/2011 to 4/30/2012, 89 homes were demolished by owners and 46 homes were demolished by the City. As of May 1, 2012, there are 33 homes in the clearance process to be demolished and 22 homes are cleared for demolition.

In 2000, the average size of the owner-occupied households was 2.44 persons and the average renter household was 2.30 persons. In 2010, both household tenures remained relatively stable. The average size of owner-occupied households and renter-occupied households decreased slightly to 2.41 persons and 2.27 persons, respectively. The following chart illustrates the breakdown by household size for owner and renter households in 2010.

Household Tenure by Size in Durham



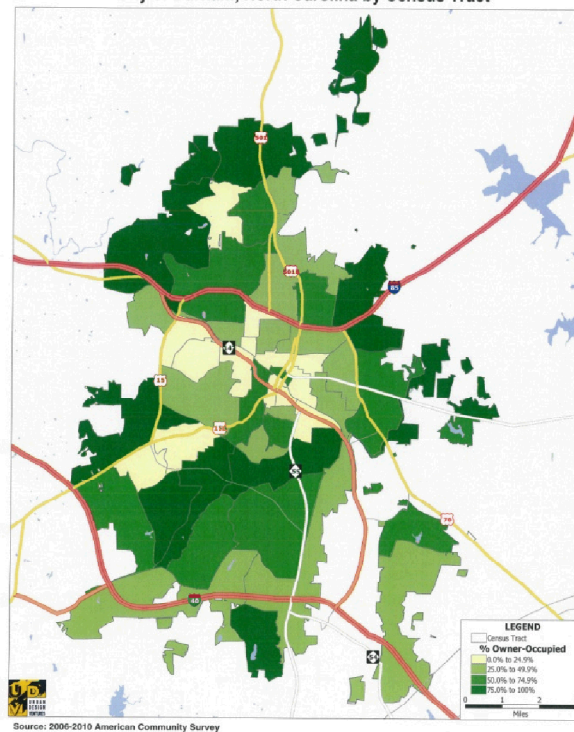
Source: 2010 U.S. Census Data

One-person rental households are the most common, with two-person owner-occupied households a close second. Households having between two (2) and five (5) people are most commonly owner-occupied households. Households with one (1) and those with six (6) or more people are most commonly rental households.

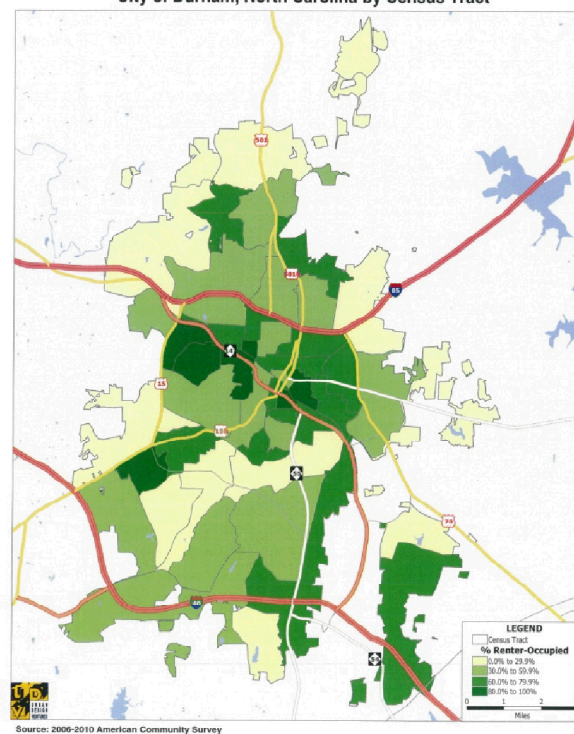


The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. Full size versions of these maps can be found in Part VI, Appendix B. The highest concentration of rental units is in the central part of the City, particularly along the Durham Freeway (Highway NC 147). This rental concentration also coincides with the areas of most subsidized housing. The remainder of the City, outlying areas, is predominately owner-occupied housing.

**Percent of Owner-Occupied Housing Units
City of Durham, North Carolina by Census Tract**



**Percent of Renter-Occupied Housing Units
City of Durham, North Carolina by Census Tract**



There are additional maps in Part VI, Appendix B that illustrate the Section 8 Housing Choice Voucher distribution and locations of HUD Assisted Housing relative to housing tenure and minority population. Section 8 Voucher usage, HUD Assisted Housing, public housing developments, and Low Income Housing Tax Credit projects appear to be concentrated in the central part of the City.

The table below compares homeowners and renters by race in 2000 and 2010. This table shows that “White” households continue to represent the largest percentage of homeownership (58.8% in 2010) with Black or African-American households comprising 33.7% of the total homeowners.

Household Tenure by Race in the City of Durham

Cohort	2000 U.S. Census		2010 U.S. Census	
	Owner (48.9%)	Renter (51.1%)	Owner (49.8%)	Renter (50.2%)
Householder who is White alone	62.0%	39.7%	58.8%	36.7%
Householder who is Black or African American alone	34.4%	48.3%	33.7%	46.9%
Householder who is American Indian and Alaska Native alone	0.2%	0.3%	0.3%	0.5%
Householder who is Asian alone	2.0%	4.7%	3.7%	5.3%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%	0.1%
Householder who is some other race alone	0.5%	4.9%	2.1%	8.0%
Householder who is two or more races	0.9%	2.0%	1.4%	2.6%
Householder who is Hispanic or Latino	1.3%	8.7%	4.5%	13.7%

Source: 2000 U.S. Census and 2010 U.S. Census



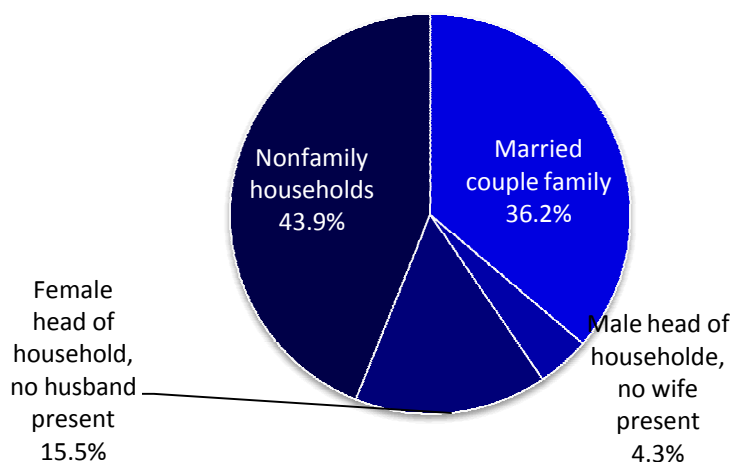
The number of households in the City of Durham grew between the 2000 and the 2010 U.S. Census, but the rate of homeownership increased at a slower rate. The results of the 2010 U.S. Census indicate a slight increase in the rate of homeownership in the City from 48.9% (36,645 households) in 2000 to 49.8% (46,570 households) in 2010. Of

all homeowners in the City in 2010, 58.8% are White (down from 62.0% in 2000). Similarly, African American homeownership decreased slightly to 33.7% in the City. African American renters saw an increase in the number of households, but a decrease in the portion of renter households. Specifically, African American rental households decreased from 48.3% (18,530 households) to 46.9% (21,961 households). The percentage of households in the City that are Hispanic or Latino increased overall since 2000 to 2010 by a factor of 1.8. The portion of Hispanic or Latino households increased from 5.1% (3,832 households) in 2000 to 9.1% (8,522 households) in 2010. Asian and Hispanic or Latino populations are the only cohort with homeownership increases from 2000 to 2010. Minority groups experienced an increase in homeownership rates between 2000 and 2010 included householders who are Asian alone, Hispanic or Latino, householders who are some other race, and householders who are two or more races.

Families

In 2000, families comprised 58.1% of households in the City; 28.7% of which included children less than 18 years of age. The 2010 Census reports that the percentage of families in the City decreased slightly to 56.1% of all households in the City; of which 27.5% have children under the age of eighteen. Almost sixteen percent (15.9%) of families were female-headed households at the time of the 2000 U.S. Census, and 15.5% of households are currently female-headed. The chart below illustrates the breakdown of households by type in the City of Durham at the time of the 2010 U.S. Census.

Households in Durham



Source: 2010 U.S. Census

In 2000, 38.2% of all households in the City were married couple households, and 41.9% of all households in the City were non-family households. The 2010 U.S. Census reports, 36.2% of all households in Durham are married couple households, and 43.9% are non-family households. A non-family household is a householder living alone or with non-relatives only. Overall, Durham has a relatively stable household composition and has experienced only a slight shift away from married couple households to non-family households since 2000.

C. Income and Poverty:

The median household income for the City of Durham was \$41,160, compared to \$43,337 for Durham County, and \$39,184 for the State of North Carolina at the time of the 2000 U.S. Census. The 2006-2010 American Community Survey estimates that the median household income increased to \$46,972 in the City of Durham, \$49,894 in Durham County, and \$45,570 in the State. The table below compares the distribution of household income according to the 2000 U.S. Census and the 2006-2010 American Community Survey.

Household Income in the City of Durham

Items	2000 U.S. Census		2005-2009 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	74,993	-	90,717	-
Less than \$10,000	8,489	11.3%	8,331	9.2%
\$10,000 to \$14,999	4,113	5.5%	5,022	5.5%
\$15,000 to \$24,999	9,602	12.8%	10,250	11.3%
\$25,000 to \$34,999	9,787	13.1%	10,355	11.4%
\$35,000 to \$49,999	12,045	16.1%	13,655	15.1%
\$50,000 to \$74,999	14,722	19.6%	16,548	18.2%
\$75,000 to \$99,999	7,494	10.0%	9,655	10.6%
\$100,000 to \$149,999	5,727	7.6%	10,638	11.7%
\$150,000 to \$199,999	1,468	2.0%	3,263	3.6%
\$200,000 or more	1,546	2.1%	3,000	3.3%
Median Household Income	\$41,160		\$46,972	

Source: 2000 U.S. Census and 2006-2010 American Community Survey

According to the 2006-2010 American Community Survey, the Median Household Income in 2010 dollars increased to \$46,972, meaning that 50% of households earned less than \$46,972 each year. From 2000 to 2010 the Median Household Income increased by \$5,812 or by 14.1%.

The table below identifies the Section 8 Income Limits in the Durham-Chapel Hill, NC MSA based on household size for FY 2012. The Median Income for a family of four (4) in the Durham MSA is \$68,700 for 2012.

Durham-Chapel Hill, NC MSA Section 8 Income Limits for 2012

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$14,450	\$16,500	\$18,550	\$20,600	\$22,250	\$23,900	\$25,550	\$27,200
Very Low (50%) Income Limits	\$24,050	\$27,500	\$30,950	\$34,350	\$37,100	\$39,850	\$42,600	\$45,350
Low (60%) Income Limits	\$28,860	\$33,000	\$37,140	\$41,220	\$44,520	\$47,820	\$51,120	\$54,420
Moderate (80%) Income Limits	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550

Data obtained from www.hud.gov

The table below highlights the current low- and moderate-income population in the City of Durham. The block groups that have a population of more than 51% low- and moderate-income are indicated in **bold**. The City of Durham has an overall low- and moderate-income population of 50.0%. For comparison, Durham County has a low- and moderate-income population of 47.2% (including the City's population) and the State of North Carolina has a low- and moderate-income population of 41.0%.

Low- and Moderate-Income Population in 2012 for the City of Durham

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
DURHAM	000101	1	672	1,089	61.7%
DURHAM	000101	2	1,429	2,057	69.5%
DURHAM	000102	1	2,735	4,193	65.2%
DURHAM	000200	1	387	772	50.1%
DURHAM	000200	2	844	1,228	68.7%
DURHAM	000200	3	411	919	44.7%
DURHAM	000301	1	812	1,027	79.1%
DURHAM	000301	2	523	735	71.2%

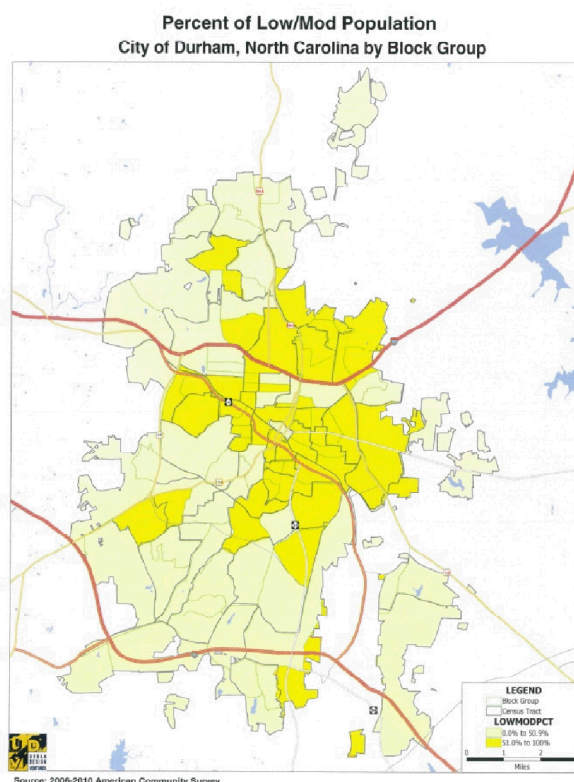
DURHAM	000301	3	406	592	68.6%
DURHAM	000302	1	211	740	28.5%
DURHAM	000302	2	745	1,084	68.7%
DURHAM	000302	3	862	1,694	50.9%
DURHAM	000401	1	376	858	43.8%
DURHAM	000401	2	310	963	32.2%
DURHAM	000401	3	245	668	36.7%
DURHAM	000402	1	1,019	1,433	71.1%
DURHAM	000500	1	804	948	84.8%
DURHAM	000500	2	623	734	84.9%
DURHAM	000500	3	865	1,080	80.1%
DURHAM	000500	4	1,048	1,218	86.0%
DURHAM	000600	1	1,001	2,337	42.8%
DURHAM	000600	2	1,247	2,745	45.4%
DURHAM	000700	1	552	733	75.3%
DURHAM	000700	2	290	1,017	28.5%
DURHAM	000700	3	346	1,121	30.9%
DURHAM	000801	1	-	29	0.0%
DURHAM	000802	1	683	977	69.9%
DURHAM	000900	1	706	900	78.4%
DURHAM	000900	2	1,036	1,168	88.7%
DURHAM	001001	1	1,009	1,297	77.8%
DURHAM	001001	2	1,689	1,995	84.7%
DURHAM	001001	3	1,295	1,612	80.3%
DURHAM	001002	1	2,324	2,830	82.1%
DURHAM	001002	2	605	825	73.3%
DURHAM	001002	3	627	866	72.4%
DURHAM	001002	4	1,366	1,592	85.8%
DURHAM	001100	1	1,713	2,085	82.2%
DURHAM	001100	2	1,283	1,473	87.1%
DURHAM	001201	1	1,012	1,065	95.0%
DURHAM	001202	1	893	979	91.2%
DURHAM	001301	1	655	862	76.0%
DURHAM	001301	2	485	544	89.2%
DURHAM	001303	1	779	1,118	69.7%
DURHAM	001303	2	376	644	58.4%
DURHAM	001304	1	2,330	2,906	80.2%
DURHAM	001400	1	969	1,252	77.4%
DURHAM	001400	2	1,917	2,157	88.9%
DURHAM	001501	1	266	266	100%

DURHAM	001502	1	2,614	3,126	83.6%
DURHAM	001502	2	2,041	2,640	77.3%
DURHAM	001503	1	37	37	100%
DURHAM	001601	1	-	-	0.0%
DURHAM	001601	2	463	2,236	20.7%
DURHAM	001601	3	180	405	44.4%
DURHAM	001603	1	260	709	36.7%
DURHAM	001603	2	126	854	14.8%
DURHAM	001603	3	-	30	0.0%
DURHAM	001604	1	108	829	13%
DURHAM	001604	2	-	17	0.0%
DURHAM	001604	3	-	-	0.0%
DURHAM	001705	1	591	1,583	37.3%
DURHAM	001705	2	752	1,604	46.9%
DURHAM	001705	3	526	887	59.3%
DURHAM	001706	1	1,482	3,784	39.2%
DURHAM	001707	1	576	2,676	21.5%
DURHAM	001707	2	332	2,464	13.5%
DURHAM	001707	3	157	585	26.8%
DURHAM	001708	1	1,011	2,171	46.6%
DURHAM	001709	1	626	925	67.7%
DURHAM	001709	2	565	966	58.5%
DURHAM	001709	3	1,746	2,216	78.8%
DURHAM	001710	1	788	1,743	45.2%
DURHAM	001710	2	672	1,427	47.1%
DURHAM	001711	1	522	902	57.9%
DURHAM	001711	2	796	1,401	56.8%
DURHAM	001711	3	751	1,493	50.3%
DURHAM	001801	1	242	905	26.7%
DURHAM	001801	2	241	649	37.1%
DURHAM	001801	3	612	1,107	55.3%
DURHAM	001801	4	28	52	53.8%
DURHAM	001801	5	-	-	0.0%
DURHAM	001802	1	2,342	3,927	59.6%
DURHAM	001802	2	993	1,762	56.4%
DURHAM	001802	3	578	710	81.4%
DURHAM	001804	2	170	577	29.5%
DURHAM	001804	3	458	1,880	24.4%
DURHAM	001804	4	604	1,042	58.0%
DURHAM	001805	1	159	319	49.8%

DURHAM	001805	2	435	1,583	27.5%
DURHAM	001805	3	-	-	0.0%
DURHAM	001805	4	68	1,131	6.0%
DURHAM	001900	1	-	-	0.0%
DURHAM	002007	1	437	1,643	26.6%
DURHAM	002007	2	515	2,157	23.9%
DURHAM	002007	3	139	816	17.0%
DURHAM	002008	1	87	957	9.1%
DURHAM	002008	2	291	1,860	15.6%
DURHAM	002009	1	1,186	1,867	63.5%
DURHAM	002009	2	507	1,052	48.2%
DURHAM	002009	3	974	1,863	52.3%
DURHAM	002010	1	902	1,600	56.4%
DURHAM	002010	2	1,020	3,543	28.8%
DURHAM	002010	3	785	1,928	40.7%
DURHAM	002011	1	664	2,763	24.0%
DURHAM	002011	2	790	2,518	31.4%
DURHAM	002011	3	497	2,415	20.6%
DURHAM	002012	1	358	2,203	16.3%
DURHAM	002012	2	774	2,054	37.7%
DURHAM	002012	3	1,473	4,940	29.8%
DURHAM	002012	4	28	778	3.6%
DURHAM	002013	1	285	1,700	16.8%
DURHAM	002013	2	302	926	32.6%
DURHAM	002013	3	305	1,651	18.5%
DURHAM	002014	1	1,407	3,135	44.9%
DURHAM	002014	2	105	190	55.3%
DURHAM	002014	3	312	1,171	26.6%
DURHAM	002015	1	1,525	3,127	48.8%
DURHAM	002015	2	1,396	2,224	62.8%
DURHAM	002016	1	2,757	4,122	66.9%
DURHAM	002017	1	484	2,804	17.3%
DURHAM	002017	2	227	1,087	20.9%
DURHAM	002018	1	-	25	0.0%
DURHAM	002018	2	927	3,125	29.7%
DURHAM	002100	1	39	771	5.1%
DURHAM	010900	1	-	31	0.0%
DURHAM	011201	1	-	-	0.0%
DURHAM	053600	2	-	-	0.0%
TOTAL			88,931	177,827	50.0%

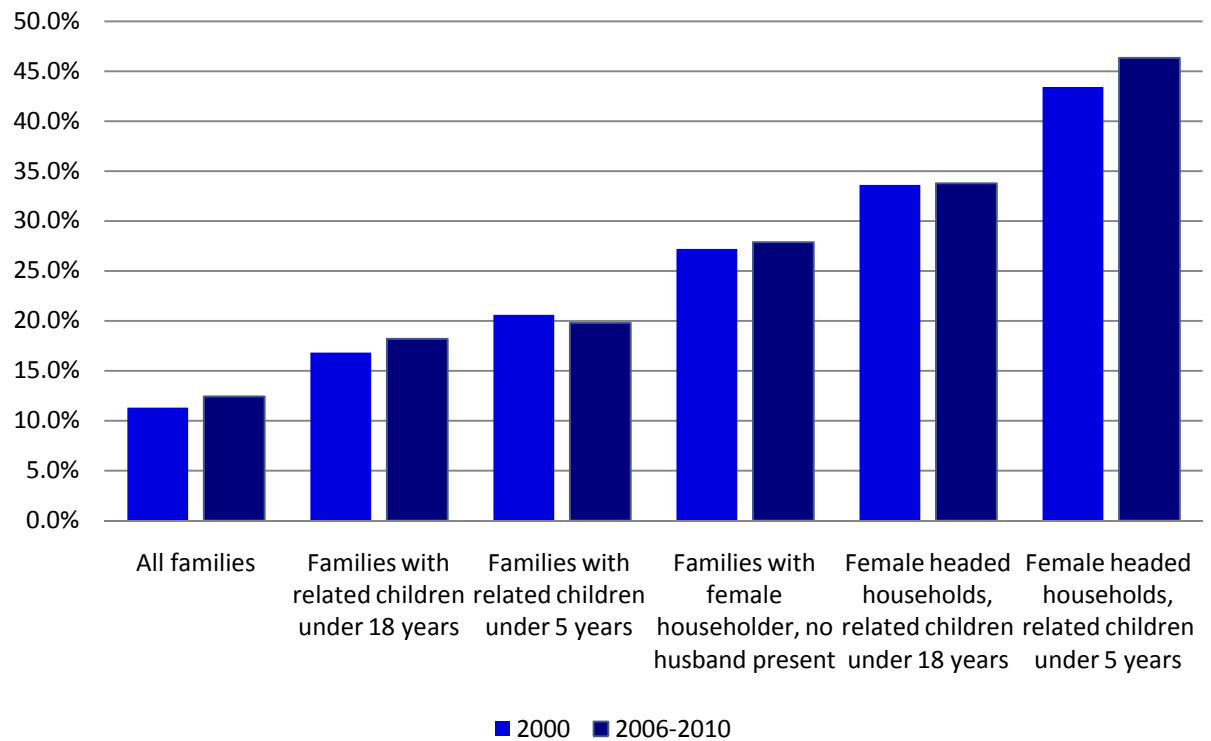
Source: U.S. Department of Housing and Urban Development

Below is the map of the low- and moderate-income population in the City of Durham. A full sized version of this map for the City is located in Part VI, Appendix B.



The percentage of all families living in poverty experienced an increase from 11.3% in 2000 to 12.4% in 2010, which represent an increase of 1,443 families in poverty. Similarly, most families and female headed households also saw only a slight increase between 2000 and 2010, with the exception of families with children under the age of 5. This group experienced a slight decrease in the percentage living in poverty from 20.6% in 2000 to 19.8% in 2010. Female-headed households, particularly with children under the age of 5, are the most likely to be living in poverty. The City's poverty statistics for families with children are highlighted in the chart below.

Percentage of Families and Female-Headed Households in Poverty in the City of Durham



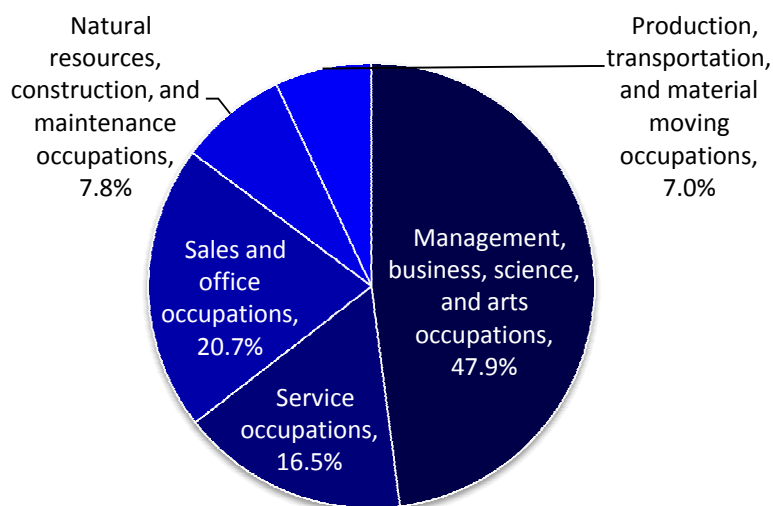
Source: 2000 U.S. Census and 2005-2009 American Community Survey

Between 2000 and 2010, there were slight increases across almost all categories of families and female-headed households living in poverty. It is important to note that while the American Community Survey only presents an estimate, it is expected that the percentage of families with children living under the poverty level has increased since the previous Census.

D. Employment:

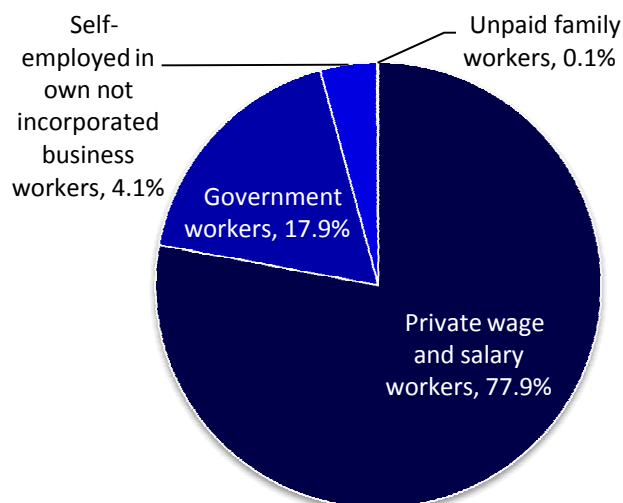
In 2000, 67.8% of the City's residents 16 years of age and over were considered a part of the labor force. The 2006-2010 American Community Survey estimates that approximately 69.7% of the population is currently in the labor force. The following charts illustrate the classes of workers and the occupations. Almost half of all workers in Durham are employed by management, business, science, and arts occupations. The majority of workers in the City of Durham are private wage and salary workers.

Occupations in the City of Durham



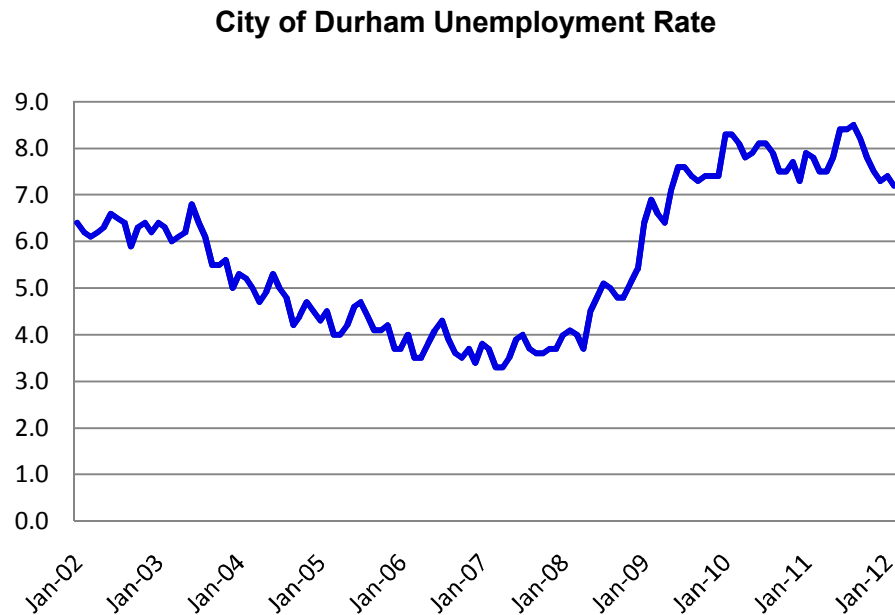
Source: 2006-2010 American Community Survey

Worker Class in the City of Durham



Source: 2006-2010 American Community Survey

The following chart illustrates the trends of the unemployment rate for the City of Durham from January 2002 through February 2012 as reported by the Bureau of Labor Statistics (www.bls.gov).



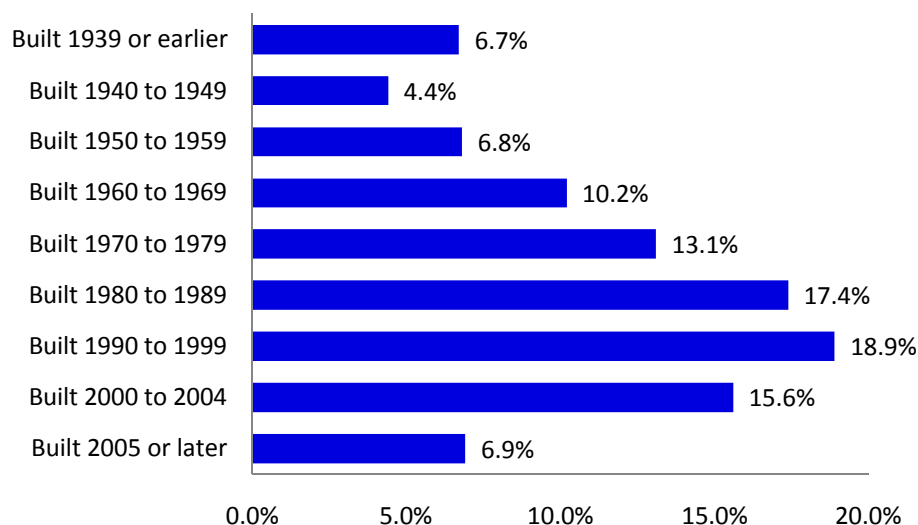
Source: <http://data.bls.gov>

The unemployment rate in the City of Durham saw an overall decrease from 2002 through 2007, but began to increase in 2008 and has yet to return to the previously lower unemployment rates that the City used to enjoy. In February 2012, the City of Durham had an unemployment rate of 7.2%, compared to the Durham County unemployment rate of 7.9% and North Carolina's unemployment rate of 10.1%.

E. Housing Profile:

The City of Durham's housing stock can be considered "newer" when compared to the relative age of the housing stock across the United States. Approximately eighteen percent (17.9%) of the City's housing stock was built prior to 1960. For the United States as a whole, the percentage of housing stock built prior to 1960 was thirty percent (30.0%). The following chart illustrates the year that housing structures were built in the City of Durham based on the 2006-2010 American Community Survey.

Year Structure Built in the City of Durham

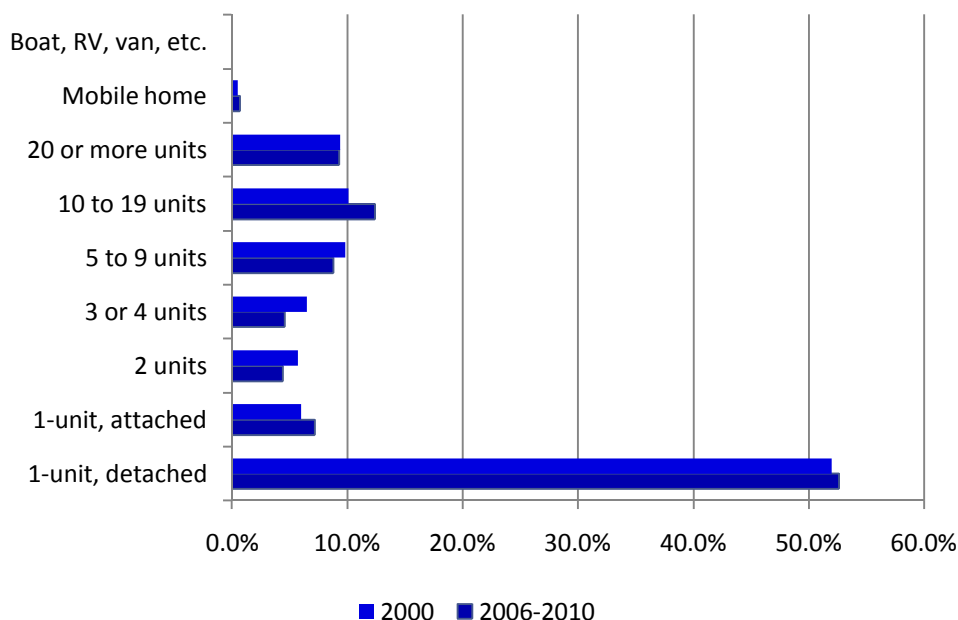


Source: 2006-2010 American Community Survey

According to the City-County Inspections Department, there have been 937 new residential building permits issued in the City of Durham from January 2011 to December 2011. An additional 1,439 residential repairs or additions to existing residences were also issued during the same time frame. The amount of permits requested has increased this year as renovations and repairs are becoming more common and housing starts have decreased. Most significantly, there were 23 multi-family building permits issued for 657 housing units, and 913 new single family houses were built in the City last year. These are signs of growth in the City of Durham.

The following chart outlines the composition of the housing stock in the City of Durham at the time of 2000 U.S. Census and the 2006-2010 American Community Survey.

Housing Stock in the City of Durham



Source: 2000 U.S. Census & 2006-2010 American Community Survey

As shown in the chart above, there were some minor shifts in the percentage breakdowns of the housing stock in the City of Durham between 2000 and 2010, but single-unit detached houses remain the most common, and structures with 10 to 19 units remain the second most common type of housing. The median value of owner-occupied homes in the City of Durham in 2000 was \$126,100 compared to \$129,000 for Durham County and \$108,300 for the State of North Carolina. The 2006-2010 American Community Survey estimates that the median value of owner-occupied homes in the City of Durham has increased to approximately \$176,600 (140% of median value in 2000), as compared to \$176,100 (137% of median value in 2000) in Durham County and \$149,100 (138% of median value in 2000) in the State of North Carolina.

The table below outlines the number of new units for which building permits were filed annually in the Durham, NC MSA. The Durham MSA has noted an overall decrease in the total number of new units constructed since 2003. There was a slight increase in the number of permits from 2008 to 2009, however the increase is insignificant. Since 2003, the height of new unit construction, building permits issued have decreased by 62.5%.

Units Authorized by Building Permits – Durham, NC MSA

Year	Single Family	Multi Family	5+ Units	Total
2003	3,961	1,142	1,056	5,103
2004	4,075	902	832	4,977
2005	4,177	216	154	4,393
2006	3,460	913	887	4,373
2007	2,845	409	248	3,254
2008	2,111	387	325	2,498
2009	1,324	1,333	1,285	2,657
2010	1,530	383	371	1,913

Source: <http://socds.huduser.org/permits/summary.odt>

Lead-based paint in residential housing can cause severe health risks for children. HUD provides a general formula to estimate the potential presence of lead-based paint (LBP) in housing built prior to 1979, before lead based paint was banned in the United States. These estimates for the City of Durham are illustrated in the chart below and are based on the 2006-2010 American Community Survey.

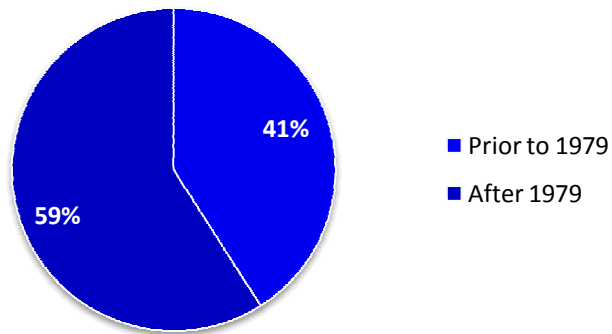
Estimate of Units with Lead-Based Paint

Year Unit Built	Number of Units	Est. % of Units With LBP	Est. No. of Units with LBP
Pre-1939	6,810	90%	6,129
1940-59	11,328	80%	9,062
1960-79	23,803	62%	14,758
Total	41,941	Est. Total is 71%	29,949

Source: 2006-2010 American Community Survey

The pie chart below illustrates the number of housing units built prior to 1979 that could possibly have lead based paint.

Number of Residential Units



Source: 2006-2010 American Community Survey

The City of Durham utilizes the lead-based paint abatement procedures, in accordance with the Residential Lead-Based Paint Hazard Reduction Act (Title X) and the new regulations adopted in 1999.

F. Financing:

Owner Costs

The median monthly owner costs for households with a mortgage in the City of Durham for 2000 was \$1,116. The 2006-2010 American Community Survey estimates that the median monthly owner costs, including a mortgage, increased to \$1,419. Monthly owner costs increased 27.1% while median income during the same time period only increased 14.1%. The following table illustrates mortgage status and selected monthly owner costs according to the 2000 U.S. Census and the 2006-2010 American Community Survey. Approximately twenty percent (20.3%) of all owner-occupied houses in 2010 do not have mortgages. Between the 2000 count and the 2006-2010 estimates, there is an overall trend of increasing monthly owner costs.

Mortgage Status and Selected Monthly Owner Costs in the City of Durham

Monthly Owner Cost	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Houses with a mortgage	27,200	79.5%	37,064	79.7%
Less than \$300	76	0.2%	71	0.2%
\$300 to \$499	747	2.2%	248	0.5%
\$500 to \$699	2,356	6.9%	1,416	3.0%
\$700 to \$999	7,418	21.7%	5,240	11.3%
\$1,000 to \$1,499	10,770	31.5%	13,837	29.7%
\$1,500 to \$1,999	3,633	10.6%	9,438	20.3%
\$2,000 or more	2,200	6.4%	6,814	14.6%
Median	\$1,116	-	\$1,419	-
Houses without a mortgage	7,004	20.5%	9,461	20.3%
Median	\$323	-	\$435	-

Source: 2000 U.S. Census and 2006-2010 American Community Survey

Along with rising monthly owner costs, monthly housing costs of 25.4% of all owner-occupied households with a mortgage exceeded 30% of their monthly income in 2000, indicating a relatively high percentage of owners whose housing is not considered affordable. The 2006-2010 American Community Survey estimates that the portion of homeowners with a mortgage whose housing costs exceeds 30% of their monthly income has increased to approximately 32.0% of all owner-occupied households. The following table illustrates housing costs for owner-households according to the 2000 U.S. Census and the 2006-2010 American Community Survey.

Selected Monthly Owner Costs as a Percentage of Household Income in the City of Durham

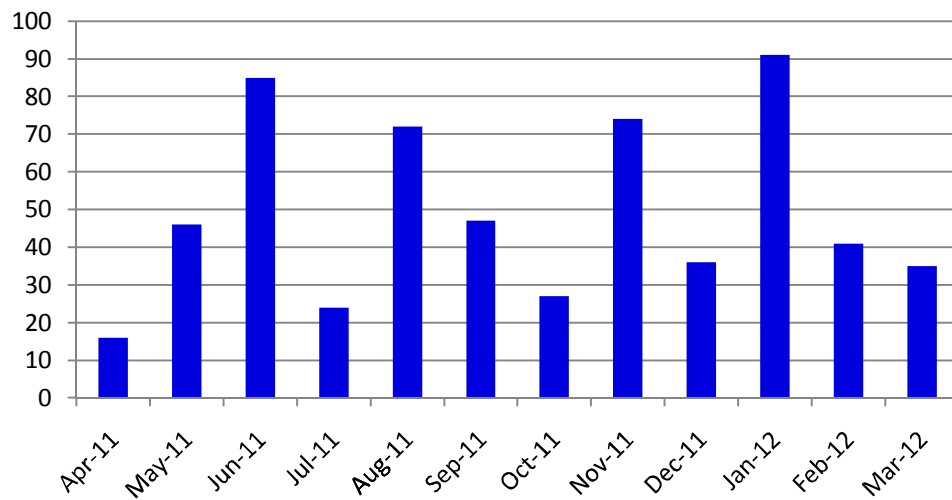
Owner Costs as a % of Income	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage of Units	Number of Housing Units	Percentage of Units
Housing units with a mortgage (excluding those whose monthly costs cannot be calculated)	27,200	---	36,939	---
Less than 20 percent	11,790	43.3%	13,993	37.9%
20 to 24.9 percent	5,117	18.8%	6,606	17.9%
25 to 29.9 percent	3,271	12.0%	4,541	12.3%
30 to 34.9 percent	1,880	6.9%	3,020	8.2%
35 percent or more	5,043	18.5%	8,779	23.8%
Not computed	99	0.4%	125	0.3%
Housing units without a mortgage (excluding those whose monthly costs cannot be calculated)	7,004	---	9,409	---
Less than 20 percent	5,415	77.3%	7,156	76.1%
20 to 24.9 percent	466	6.7%	729	7.7%
25 to 29.9 percent	163	2.3%	379	4.0%
30 to 34.9 percent	207	3.0%	251	2.7%
35 percent or more	603	8.6%	894	9.5%
Not computed	150	2.1%	52	0.6%

Source: 2000 U.S. Census, 2006-2010 American Community Survey

Foreclosures

According to RealtyTrac, the City of Durham had 350 homes in foreclosure as of the end of April 2012, a foreclosure rate of 1 in every 3,262 housing units in March 2012. In March 2012, Durham County experienced a foreclosure rate of 1 in every 2,822 housing units and the state of North Carolina had a foreclosure rate of 1 in every 1,170 housing units. The following chart illustrates the monthly foreclosure filings in the City of Durham from April 2011 to March 2012.

Number of Foreclosures in the City of Durham



Source: www.realtytrac.com

The number of foreclosures for the City of Durham was at its highest in January 2012 with 91 foreclosures. Overall, Durham has seen a fluctuation in the number of foreclosure filings each month.

Renter Costs

The median monthly rent in 2000 was \$657 and this has increased to \$786 according to the 2006-2010 American Community Survey. The number of units whose rents are below \$750 have decreased while the number of units whose rents are above \$750 have increased significantly. The following table illustrates rental rates within the City at the time of the 2000 U.S. Census and the 2006-2010 American Community Survey.

Gross Monthly Rent in the City of Durham

	2000 U.S. Census		2006-2010 American Community Survey	
Rental Rates	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than \$200	2,063	5.4%	1,087	2.5%
\$200 to \$299	1,078	2.8%	929	2.2%
\$300 to \$499	5,917	15.5%	2,930	6.8%
\$500 to \$749	15,256	40.0%	14,015	32.8%
\$750 to \$999	9,519	24.9%	14,134	33.0%
\$1,000 to \$1,499	2,952	7.7%	7,896	18.5%
\$1,500 or more	524	1.4%	1,790	4.2%
No cash rent	873	2.3%	1,411	3.3%
Median	\$657	-	\$786	-

Source: 2000 U.S. Census Data and 2006-2010 American Community Survey

The table below outlines monthly rent as a percentage of household income at the 2000 U.S. Census and the 2006-2010 American Community Survey. The monthly housing costs for 38.3% of all renter-occupied households exceeded 30% of monthly income in 2000, indicating a high percentage of renters whose housing is not considered affordable. The Census Bureau estimates that the percentage of households for which rent exceeds 30% of their income has grown to an estimated 47.6%, almost half of all rental households. The following table illustrates the housing cost for renter-households in 2000 and at the time of the 2006-2010 American Community Survey. The drastic increase in rental households whose rental costs exceed thirty percent of their monthly income indicates the need for more affordable rental options in the City.

Gross Rent as a Percentage of Household Income in the City of Durham

Rental Cost as a % of Income	2000 U.S. Census		2006-2010 American Community Survey	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Less than 15 percent	6,321	16.6%	5,110	11.6%
15 to 19 percent	5,377	14.1%	5,310	12.0%
20 to 24 percent	5,539	14.5%	5,105	11.6%
25 to 29 percent	3,990	10.4%	5,172	11.7%
30 to 34 percent	2,946	7.7%	4,398	10.0%
35 percent or more	11,670	30.6%	16,627	37.6%
Not computed	2,339	6.1%	2,470	5.6%

Source: 2000 U.S. Census Data and 2006-2010 American Community Survey

The table above shows an additional 4,957 households, an increase of 42.5%, spending 35% or more of their income on rent in the 2006-2010 American Community Survey. The 2012 Fair Market Rents for the Durham-Chapel Hill, NC HUD MSA are shown in the table below.

Final FY 2012 Fair Market Rents (FMRs) by Unit Bedrooms in the Durham-Chapel Hill, NC MSA

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2012 FMR	\$507	\$695	\$779	\$1,018	\$1,098

Source: www.hud.gov

G. Household Types:

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data in Part VII, Appendix C, the following statistics were found based on Low/Mod Income (LMI) housing types:

- Total number of renter households with incomes less than 30% of median family income is 9,867.
 - 17.4% are elderly (1 & 2 persons), 1,718 households
 - 32.9% are small families (2 to 4 persons), 3,250 households
 - 8.5% are large families (5 or more persons), 835 households
 - 41.2% are other renter households, 4,064 households
- Total number of renter households with incomes greater than 30% but less than 50% of median family income is 6,535.
 - 9.0% are elderly (1 & 2 persons), 591 households
 - 38.9% are small families (2 to 4 persons), 2,544 households
 - 11.3% are large families (5 or more persons), 740 households
 - 40.7% are other renter households, 2,660 households
- Total number of renter households with incomes greater than 50% but less than 80% of median family income is 9,080.
 - 6.9% are elderly (1 & 2 persons), 628 households
 - 35.7% are small families (2 to 4 persons), 3,245 households
 - 9.7% are large families (5 or more persons), 879 households
 - 47.7% are other renter households, 4,328 households
- Total number of owner households with incomes less than 30% of median family income is 2,389.
 - 52.9% are elderly (1 & 2 persons), 1,263 households
 - 22.4% are small families (2 to 4 persons), 534 households
 - 4.7% are large families (5 or more persons), 112 households
 - 20.1% are other owner households, 480 households
- Total number of owner households with incomes greater than 30% but less than 50% of median family income is 2,563.
 - 47.6% are elderly (1 & 2 persons), 1,220 households
 - 27.5% are small families (2 to 4 persons), 705 households

- 7.2% are large families (5 or more persons), 184 households
- 17.7% are other owner households, 454 households
- Total number of owner households with incomes greater than 50% but less than 80% of median family income is 5,357.
 - 31.0% are elderly (1 & 2 persons), 1,659 households
 - 36.4% are small families (2 to 4 persons), 1,949 households
 - 8.4% are large families (5 or more persons), 450 households
 - 24.2% are other owner households, 1,299 households

Analysis

Small families comprise a large portion of both owner and renter households, while elderly households make up the greatest portion of owner-occupied households. The elderly and the small families appear to have the greatest need of financial support for housing in the City of Durham.

H. Cost Overburden:

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data found in Part VI, Appendix C the following statistics were identified for Low/Mod Income (LMI) households that are cost overburdened:

- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 67.6%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 59.0% of elderly (1 & 2 persons), 1,014 households
 - 71.8% of small families (2 to 4 persons), 2,333 households
 - 62.9% of large families (5 or more persons), 525 households
 - 68.9% of other renter households, 2,800 households
- Total percentage of all renter households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 55.3%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 37.8% of elderly (1 & 2 persons), 649 households

- 59.7% of small families (2 to 4 persons), 1,940 households
- 42.5% of large families (5 or more persons), 355 households
- 61.8% of other renter households, 2,512 households
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 30% is 67.0%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 67.3% of elderly (1 & 2 persons), 398 households
 - 60.9% of small families (2 to 4 persons), 1,549 households
 - 39.2% of large families (5 or more persons), 290 households
 - 80.5% of other renter households, 2,141 households
- Total percentage of all renter households with incomes greater than 30% but less than 50% of median family income that are cost overburdened by greater than 50% is 17.8%. Below is the percentage of renter households in each household type category that are cost overburdened in this income category.
 - 32.1% of elderly (1 & 2 persons), 190 households
 - 12.3% of small families (2 to 4 persons), 313 households
 - 4.1% of large families (5 or more persons), 30 households
 - 23.7% of other renter households, 630 households
- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 30% of income is 73.3%. Below is the percentage of owner households in each household type category that are cost overburdened in this income category.
 - 67.1% of elderly (1 & 2 persons), 847 households
 - 85.0% of small families (2 to 4 persons), 454 households
 - 70.5% of large families (5 or more persons), 79 households
 - 77.1% of other owner households, 370 households

- Total percentage of all owner households with incomes less than 30% of median family income that are cost overburdened by greater than 50% of income is 52.7%. Below is the percentage of owner households in each household type category that are cost overburdened.
 - 40.3% of elderly (1 & 2 persons), 509 households
 - 76.6% of small families (2 to 4 persons), 409 households
 - 58.0% of large families (5 or more persons), 65 households
 - 57.3% of other owner households, 275 households
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 30% is 59.1%. Below is the percentage of owner households in each household type category that are cost overburdened.
 - 39.8% of elderly (1 & 2 persons), 486 households
 - 84.4% of small families (2 to 4 persons), 595 households
 - 59.2% of large families (5 or more persons), 109 households
 - 71.6% of other owner households, 325 households
- Total percentage of all owner households with incomes greater than 30% but less than or equal to 50% of median family income that are cost overburdened by greater than 50% of income is 34.3%. Below is the percentage of owner households in each household type category that are cost overburdened.
 - 20.1% of elderly (1 & 2 persons), 245 households
 - 46.8% of small families (2 to 4 persons), 330 households
 - 29.3% of large families (5 or more persons), 54 households
 - 55.1% of other owner households, 250 households

Analysis

The majority (67.6%) of rental households with income less than 30% of median family income are cost overburdened by more than 30% of their income. This indicates a need for financial assistance for low-income rental units. In this same income category, 55.3% of renters are cost overburdened by more than 50%.

Similarly, almost three quarters (73.3%) of homeowners with a household income that is less than 30% of median family income are cost overburdened by more than 30% of their income.

Elderly households, and large and small families, both owners and renters, are the most cost-overburdened households.

I. Housing Problems:

A household having any housing problem is cost burden of more than 30% of their income, experiencing overcrowding, or having incomplete kitchen or plumbing facilities. Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) data found in Part VI, Appendix C, the following statistics were based on Low/Mod Income (LMI) housing types:

- Total percentage of renter households with incomes less than 30% of median family income that have a housing problem is 71.4%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
 - 59.0% of elderly (1 & 2 persons), 1,014 households
 - 77.1% of small families (2 to 4 persons), 2,506 households
 - 85.0% of large families (5 or more persons), 710 households
 - 69.4% of other renter households, 2,820 households
- Total percentage of renter households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 75.4%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
 - 68.7% of elderly (1 & 2 persons), 406 households
 - 67.0% of small families (2 to 4 persons), 1,704 households
 - 85.1% of large families (5 or more persons), 630 households
 - 82.1% of other renter households, 2,184 households
- Total percentage of renter households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 36.5%. Below is the percentage of renter households in each household type category that have a housing problem in this income category.
 - 42.7% of elderly (1 & 2 persons), 268 households
 - 27.3% of small families (2 to 4 persons), 886 households
 - 67.6% of large families (5 or more persons), 594 households
 - 36.2% of other renter households, 1,567 households
- Total percentage of owner households with incomes less than 30% of median family income that have a housing problem is 74.3%. Below is

the percentage of owner households in each household type category that have a housing problem in this income category.

- 68.7% of elderly (1 & 2 persons), 868 households
 - 85.0% of small families (2 to 4 persons), 454 households
 - 74.1% of large families (5 or more persons), 83 households
 - 77.1% of other owner households, 370 households
- Total percentage of owner households with incomes greater than 30% but less than 50% of median family income that have a housing problem is 60.6%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
 - 40.6% of elderly (1 & 2 persons), 495 households
 - 84.4% of small families (2 to 4 persons), 595 households
 - 72.8% of large families (5 or more persons), 134 households
 - 72.5% of other owner households, 329 households
- Total percentage of owner households with incomes greater than 50% but less than 80% of median family income that have a housing problem is 45.4%. Below is the percentage of owner households in each household type category that have a housing problem in this income category.
 - 23.1% of elderly (1 & 2 persons), 383 households
 - 53.1% of small families (2 to 4 persons), 1035 households
 - 61.1% of large families (5 or more persons), 275 households
 - 56.9% of other owner households, 739 households

Analysis

Both renter and owner households with incomes less than 30% of median family income have higher instances of housing problems (71.4% of renters and 74.3% of owners). Renter households earning between 30% and 50% of median family income also have high rates of housing problems (75.4%). Small and large families, as well as “other” households, seem to show the greatest rates of housing problems, but all household categories demonstrate a need for financial support for housing.

The website www.dataplace.org provides an overview of data for communities across the country. The following table highlights important data to further illustrate the problem housing in the City of Durham. Over

fifty-three percent (53.3%) of households with income less than 80% of the median income are cost overburdened.

Housing Hardships in the City of Durham

Categories of Housing Hardships (2000)	Percentage
Percentage of Households with income 0-80% of area median with housing cost burden	53.3%
Percentage of Households with income 0-80% of area median with severe housing cost burden	26.4%
Percentage housing units that are overcrowded	5.8%
Percentage housing units without complete kitchen facilities	0.6%
Percentage occupied housing units without complete plumbing facilities	0.5%

Source: www.dataplace.org

J. Disabled Households:

The following table includes the 2000 U.S. Census Data that shows the number of disabled individuals in the City of Durham. The total population five (5) years and over is 171,407 and the disabled population is 31,089 people, or 18.1%. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

Disabled Persons in the City of Durham

Disability Status of the Civilian Non-Institutional Population	Male:	Female:
Total	81,599	89,808
5 to 15 years	12,931	12,579
With one type of disability	834	390
Sensory disability	66	46
Physical disability	62	52
Mental disability	679	241
Self-care disability	27	51
With two or more types of disability	195	78
Includes self-care disability	116	42
Does not include self-care disability	79	36
No disability	11,902	12,111
16 to 20 years:	7,554	7,316
With one type of disability	726	544
Sensory disability	70	32
Physical disability	67	17
Mental disability	256	190
Self-care disability	0	0
Go-outside-home disability	112	101
Employment disability	221	204
With two or more types of disability	366	224
Includes self-care disability	103	49

Does not include self-care disability	263	175
Go-outside home and employment only	161	117
Other combination	102	58
No disability	6,462	6,548
21 to 64 years	54,994	59,733
With one type of disability	5,239	5,061
Sensory disability	508	366
Physical disability	742	1,261
Mental disability	418	402
Self-care disability	7	30
Go-outside-home disability	388	440
Employment disability	3,176	2,562
With two or more types of disability	4,769	4,833
Includes self-care disability	1,133	1,127
Does not include self-care disability	3,636	3,706
Go-outside home and employment only	1,634	1,400
Other combination	2,002	2,306
No disability	44,986	49,839
65 years and over	6,120	10,180
With one type of disability	1,351	2,294
Sensory disability	269	288
Physical disability	665	1,313
Mental disability	98	142
Self-care disability	0	47
Go-outside-home disability	319	504
With two or more types of disability	1,260	2,925
Includes self-care disability	530	1,423
Does not include self-care disability	730	1,502
No disability	3,509	4,961

Source: 2000 U.S. Census

Of the population age 65 and older, 48.0% have a disability, with women having a higher rate of disabilities than men (51.3% and 42.7% respectively).

The CHAS Data also provides insight as to the number of households with residents who have disability and/or mobility issues. The CHAS Data can be found in Part VI, Appendix C. The most recent CHAS Data identifies the following prevalence of housing problems for households with mobility and self-care limitations:

- 33.1% of all households report having any housing problem, including 43.8% of renters and 22.0% of homeowners
- 72.0% of all households earning less than or equal to 30% MFI report having any housing problem, with the highest

reported as “Large Related” renters and “Small Related” homeowners, 85.0% each.

- 71.2% of all households earning between 30% and 50% MFI report any housing problems, with the highest reported as “Large Related” renters and “Small Related” homeowners, at 85.1% and 84.4% respectively.
- 39.8% of all households earning between 50% and 80% MFI report any housing problems, with the highest reported as “Large Related” renters at 67.6%.

The Durham Housing Authority recognizes the need for accessible and “visitable” housing units in the City of Durham. As a result over 5% of all public housing units are handicapped accessible and almost 3% of all public housing units are accessible to persons who are visually or hearing impaired. Not all of the public housing buildings meet the standards as being “visitable” by persons who are physically handicapped.

III. Review/Update to Original Plan

The current “City of Durham Analysis of Impediments Study and Fair Housing Study” was previously prepared in October 2006. The Impediments to Fair Housing Choice identified in that report is reviewed twice each year, first in the City’s Annual Action Plan and then again in the Consolidated Annual Performance Evaluation Report (CAPER). The following paragraphs restate the actions taken to address the identified impediments from FY 2007 to FY 2010 within the CAPER documents and summarize the progress made on each.

A. Summary of Impediments:

- **Impediment No. 1: Land Use and Zoning**

Goals:

- Zoning ordinances, policies, regulations, and administrative practices must be reviewed for all grantees and sub-grantees for compliance with the Fair Housing Act, and other applicable civil rights laws. This action should be conducted by the designated Fair Housing Officer for the City.
- Develop and publish clear administrative procedures for the zoning process and apply the process consistently to all zoning applications.
- Zoning uses must be clearly defined.
- Local zoning ordinances must contain provisions that a zoning board shall make reasonable accommodations for disabled citizens and establish criteria for making such accommodations.
- Zoning administrators, officials, administrators and legal counsel should receive training on the impact of the Fair Housing Act and other civil rights laws in the context of the zoning process.
- Conduct a spatial analysis of availability of affordable housing as part of the application process for all affordable housing or community development grantees or program recipients.
- Conduct a spatial analysis of exclusionary zoning patterns.
- Conduct a spatial analysis of access to governmental services.
- Coordinate planning activities with the Durham Public Schools around school site selection procedures.

Actions: The City of Durham has a joint City-County Planning Department. The City of Durham and the County of Durham both approved and adopted a Unified Development Ordinance (UDO) that took effect on January 1, 2006. The planners regularly review and update the Unified Ordinance to ensure compliance with the Fair Housing Act and other applicable civil rights laws. The City-County Planning Department works with the communities to develop long-range and special area plans containing policies to direct growth. The City and the County have a Comprehensive Plan that outlines potentials for growth and development. The UDO lays out the rules for the physical development of property. The UDO designates zoning of properties in Durham and is crafted to result in a “built environment,” and meets the goals of the City-County Comprehensive Plan. The Planning Department works with the other City Departments to coordinate plans for the strategic growth in the City and County. Additionally, the Durham Human Relations Commission continues to enforce the Fair Housing Ordinance of the City of Durham and the Federal Fair Housing Act to raise awareness and reduce housing discrimination experienced by all groups.

The City of Durham has adopted an “Affordable Housing Density Bonus” and incorporated this bonus into the City’s UDO under §8.1.28. This provides density bonuses to developers who incorporate 15% of the housing units as affordable. The City also adopted a “Subsidized Housing Location Policy” which was updated in April 2012. This policy’s goal is the de-concentration of subsidized housing for areas where there is a preponderance of subsidized housing.

- **Impediment No. 2: Homeownership/Home Sales**

Goals:

- Conduct social survey measures of individuals discriminatory attitudes.
- Conduct an audit to determine the level of discrimination practices by persons in the sales market. The Human Relations Commission should utilize HUD funding to carry out this activity.
- Encourage development of mixed income housing developments.

- Provide Fair Housing information and instruction to all participants of housing programs.

Actions: The City of Durham is supportive of the development of affordable and mixed income housing in the City. Since 1991, the City has provided second mortgage financing for households at or below 80% of the area median income to encourage homeownership in the City. The City also provides educational materials to all participants in its housing programs. Additionally, the City participates in National Homeownership Month activities each year, including a Home Work Shop teaching home maintenance skills, the distribution of fair housing educational information, and showcasing new affordable for-sale housing. The City has embarked on a new multi-million dollar revitalization effort in the Southside community. The first phase includes a mixed income housing development.

The City of Durham through its Human Relations Commission regularly conducts workshops, seminars, and educational programs to make all residents aware of their rights under the Fair Housing Act.

- **Impediment No. 3: Access to Credit and Fair Lending Activities**

Goals:

- Continue down payment assistance programs.
- Convene a meeting with Local Financial Institutions to discuss public/private affordable housing loan pools.
- Consider the development of a linked deposit program.
- Submit a copy of the Consolidated Plan and Analysis of Impediments to the CRA files of all local financial institutions.

Actions: The City of Durham continues to provide second mortgage financing to increase the affordability of for sale housing in the City. The City has partnered with local financial institutions and has developed homeownership programs and other opportunities for lower-income families to purchase a home.

The City of Durham utilizes its CDBG and HOME funds to affirmatively further fair housing through its Homebuyer Program.

- **Impediment No. 4: Rental Housing**

Goals:

- Conduct social survey measures of individual discriminatory activities.
- Conduct an audit to determine the level of discrimination faced by Hispanic renters.
- Conduct an audit to determine the level of noncompliance with the design and construction provisions of the Fair Housing Act.

Actions: In an effort to encourage the development of mixed-income housing, the City provided funding for the Eastway Village Development consisting of 47 single-family units and condominiums. The City is embarking on a large redevelopment effort with non-profit housing agencies to redevelop the Southside Neighborhood. The first phase of the Southside Community Revitalization will include 119 mixed income rental units and 13 live/work housing units. The Durham Human Relations Commission continues to enforce the Fair Housing Ordinance of the City of Durham and the Federal Fair Housing Act to raise awareness and reduce housing discrimination experienced by all groups.

- **Impediment No. 5: Public Housing**

Goals:

- Conduct social survey measures of attitudes related to Public Housing and Section 8.
- Conduct an audit to determine the level of discrimination face by Section 8 participants.
- Conduct a comprehensive review of all public housing units for compliance with accessibility requirements.
- Conduct a comprehensive review for compliance with Section 3.
- Increase funding for modifications to units for the benefit of persons with disabilities.
- Conduct a review of the spatial allocation of public housing units.

Actions: In 2008, the Durham Housing Authority conducted a Physical Needs Assessment of its public housing units to review the accessibility of units according to current Section 504 and ADA requirements. The Durham Housing Authority has undertaken new initiatives and new housing developments. The Authority is modernizing its existing units and constructing new housing units.

The City of Durham Housing Authority has a waiting list of 1,752 applicants for public housing and over 600 on the wait list for Section 8 Vouchers. The Housing Authority has new management and has become a good performer with a PHAS score of 86 last year.

- **Impediment No. 6: Enforcement Activities**

Goals:

- Continue to support the Durham Human Relations Department.
- Conduct a review of the Durham Fair Housing Ordinance to ensure equivalency with state and federal fair housing laws.
- Assign a City Wide Fair Housing Officer to review all departments for compliance with various civil rights laws and regulations.
- Conduct a Public Education Campaign regarding Fair Housing Rights in the Sales Market.
- Conduct a Public Education Campaign regarding Fair Housing Rights in the Rental Market.
- Conduct a Public Education Campaign to inform Persons with Disabilities about their rights.
- Conduct a Public Education Campaign to inform Hispanics of their Rights and how to exercise them.
- Develop a Fair Housing Testing Program.

Actions: The Durham Human Relations Department has been brought under the City's Neighborhood Improvement Services Department which also is responsible for Code Enforcement, the Impact Team, and Community Engagement. The Manager of Human Relations and her staff continue to promote fair housing by providing information to all housing program participants including: mediation, community relations, education, and training. They enforce the City's Fair Housing Ordinance and the Federal Fair

Housing Act. The City also participates in numerous trainings and workshops to educate the public.

IV. Impediments to Fair Housing 2012

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Durham was undertaken.

A. Fair Housing Complaints:

1. City of Durham Human Relations Commission:

The Durham City Council created the Durham Human Relations Commission on October 7, 1968 to eradicate discrimination and to promote an atmosphere in the City conducive to good human relations.

The commission members are appointed by the City Council and derive their authority from Ordinance #5639 (revision of Article VIII of Chapter 2 of the Durham City Code). The commission is composed of fifteen (15) residents of the City of Durham. The membership represents the social, economic, gender and ethnic population of the city and is comprised of six African Americans, six whites, and three members of other racial minority groups. The term of office of each commissioner is three years. At the discretion of the chair, the commission can create several committees to carry out its purposes.

Members serve without compensation and must live within the corporate city limits. City and County taxes must not reflect any delinquency at the time of appointment.

The commission meets the first Tuesday of each month at 7 p.m. in the 3rd Floor Conference Room at Golden Belt Office Complex, Building #2, 807 East Main Street, Durham, NC.

The commission has the following powers and duties in order to carry out the general intent and purpose of the ordinance:

1. To act as a public forum in hearing complaints involving racial tension, to bring together the parties involved to discuss the facts and to assist in the resolution of such complaints.
2. To receive complaints, via the Human Relations office, alleging discrimination in housing on the basis of race, color, sex, religion,

national origin, familial status, or handicap. The department staff will investigate, mediate and conciliate all complaints.

3. To develop an atmosphere conducive to the best possible human relations, to conduct studies, suggest areas of concern and recommend any action to the City Council that the commission feels is necessary and may be lawfully taken to minimize areas of conflict and to promote harmonious relations.

4. To provide open channels of useful communications among the various racial, religious, ethnic and economic groups in the city and between those groups and the City Council so that misunderstandings and wide differences leading to conflict may be ameliorated.

5. To do research, obtain factual data, hold meetings with citizens and consider and recommend the best and fairest means of progressively improving human relations among all citizens of the city.

6. To institute and conduct educational programs that promote fairness and courtesy in dealing with people of all racial, religious, ethnic, economic backgrounds and status and that promote equal treatment, equal opportunity and mutual understanding and respect for all citizens.

7. To render at least annually a written report to the City Council.

8. To promote equitable and proportionate representation of all traditionally under-represented groups on public boards and agencies in the city.

The Durham Human Relations Office, part of the Neighborhood Improvement Services Department, through the Human Relations Commission, has provided forums, workshops, conferences, one-on-one interventions, and other activities with one goal in mind: To improve human relations among the people of Durham.

The vision of the Human Relations Office is to end discrimination in any form and its goal is to instill mutual respect and civility among all people and to make Durham into a model community in the state, nation and world.

The mission of the Human Relations Office is to improve race and human relations in the City of Durham by: working to eliminate discrimination in the areas of employment, housing and public accommodations; and, to

prioritize community outreach and educational activities to meet the needs of its citizens.

The following are the major programs that the Human Relations Office is responsible for developing, implementing, enforcing compliance, and monitoring:

- Fair Housing Case Processing & Investigations - Human Relations is responsible for enforcing the City Fair Housing Ordinance and federal fair housing laws and receives funding from HUD to investigate cases of housing discrimination for properties that are within the city limits of Durham. The office has been certified by HUD. Human Relations provides intake and investigation of fair housing complaints.
- Fair Housing Education and Outreach - Human Relations is responsible for providing fair housing education, outreach, and training on the City of Durham Fair Housing Ordinance, federal fair housing laws and related civil rights issues.
- Community Relations - The Community Relations Program works with community groups, businesses, governmental agencies, schools and other groups to enhance their understanding of racial and cultural relations in order to create a greater level of harmony within the Durham community. The Department coordinates the City Diversity Council and the New Employee Training (NET) Diversity Program.
- Dispute Settlement Program - The Dispute Settlement Program provides mediation and conciliation services covering a wide variety of areas with a concentration on landlord/tenant disputes.

(Source: <http://durhamnc.gov/ich/cb/nis/Pages/HumanRelations.aspx>)

To contact the Human Relations Office or Human Relations Commission, the following contact information is applicable:

Delilah Donaldson, Human Relations Manager
City of Durham Human Relations
Golden Belt Building No. 2
807 East Main Street, 3rd Floor
Durham, NC 27701
Phone: (919) 560-4107
www.durhamnc.gov/ich/cb/nis/Pages/HumanRelations.aspx

The Human Relations Office tabulates an annual summary of docketed cases filed during the City's annual fiscal year (July 1st – June 30th). The table below outlines the annual housing complaints received for FY 2011-2012 for the City of Durham.

**City of Durham Housing Complaints Filed with Human Relations
From July 2011 to March 2012**

Race	Color	Sex	Religion	National Origin	Handicap	Familial Status	Total
22	0	3	0	18	7	19	69

Race, National Origin, and Familial Status are the most common causes of complaints in the City of Durham during this fiscal year. The majority of National Origin complaints are Latino or Hispanic based.

The following table outlines housing complaints received since 2009.

**City of Durham Housing Complaints Filed with Human Relations
From May 2009 to March 2012**

Race	Color	Sex	Religion	National Origin	Handicap	Familial Status	Total
56	1	10	3	47	32	41	190

Race, National Origin, Handicap, and Familial Status are the most common causes of complaints in the City of Durham since May 2009. The majority of National Origin complaints are Latino or Hispanic based. Of significance, the majority of Handicap complaints have decreased over the past four (4) years. This can be attributed to the fact that the majority of handicap complaints have historically been with the Durham Housing Authority, which within the past three (3) years has experienced a major management overhaul and change of focus.

There were a total of 125 cases filed since May 2009. Note that the total number of complaints does not equal the total complaints across all bases. This is because there is often more than one basis for the filing of a fair housing complaint. The number of complaints that the Human Rights Office has received have steadily increased since 2005. It would be fair to conclude that given the efforts of the Human Relations Division to educate the public about fair housing issues, the increased awareness has increased the frequency of complaints. For all complaints filed, conciliation rates are around 95%.

At the Human Relations Office and the Community Development Office there are a number of informational sheets, pamphlets, and contact sheets available for renters, landlords, and home buyers. The majority of these documents are available in Spanish, as well. Additionally, The Human

Relations Division runs PSA's on fair housing issues on DTV8, the Durham Government Cable Channel.

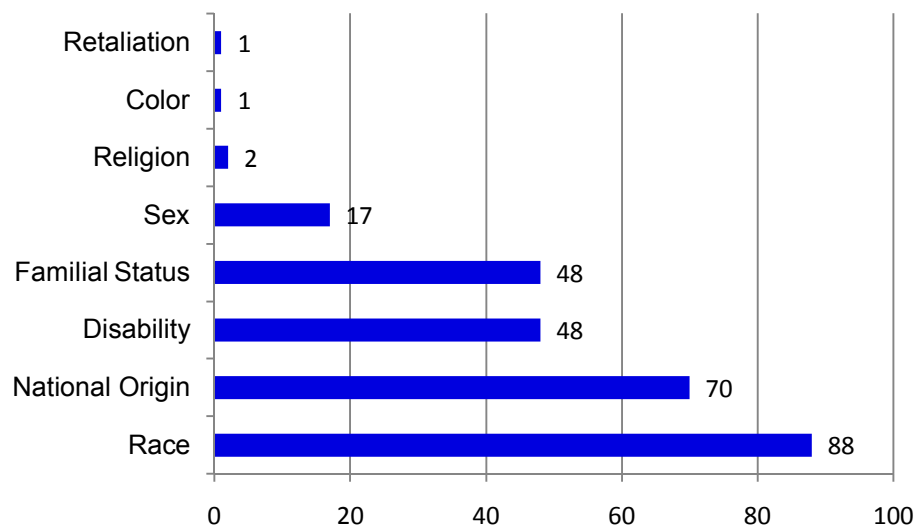
2. Fair Housing & Equal Opportunity (HUD)

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2006 to May 14, 2012 there were a total of 202 fair housing complaints originated in Durham County; of those, 198 originated within the City of Durham.

City of Durham

The complaints received for the City of Durham are disaggregated in the chart below to illustrate the most common basis for complaints. In the City of Durham, race was the most common basis for complaints between January 1, 2006 and May 14, 2012, national origin was the second most common cause for complaint, and disability and familial status were tied for third. It is important to note that some 81 (or 41%) of complaints had multiple bases.

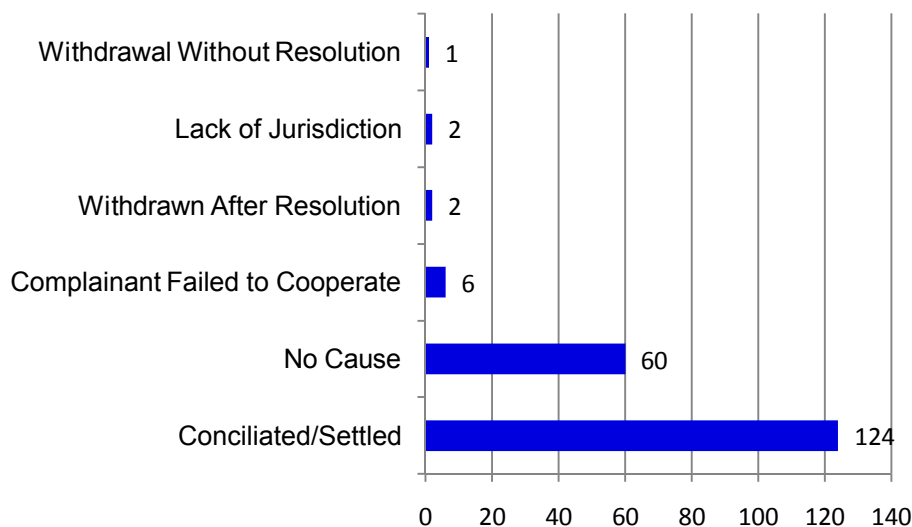
Basis for Housing Complaints in the City of Durham



Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

Of the 198 complaint cases from the City of Durham, 195 cases have been closed. The chart below shows how the cases have been settled. Thirty percent (30%) of the complaint cases were closed by "No cause determination," while sixty three percent (63%) were closed by "Conciliation/settlement successful."

Complaint Resolution in the City of Durham



Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

The following table “HUD-FHEO Complaints,” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2006 and May 14, 2012 in the City of Durham.

Filed Cases by Durham, Wake, and Orange Counties with HUD or a FHAP Agency - January 1, 2006 thru May 14, 2012									
Violation State and County	Violation City	HUD Case Number	HUD or FHAP	HUD Filing Date	Bases	Issues	Closure Reason	Closure Date	Compensation
North Carolina - Durham County	Durham	04-10-0433-8	FHAP	01/12/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/22/10	
North Carolina - Durham County	Durham	04-06-0324-8	FHAP	01/17/06	Race,	320 - Discriminatory advertising, statements and notices, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause	05/04/06	
North Carolina - Durham County	Durham	04-06-0546-8	FHAP	03/17/06	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	04/11/06	
North Carolina - Durham County	Durham	04-06-0547-8	FHAP	03/17/06	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/Settled	05/02/06	

North Carolina - Durham County	Durham	04-06-0729-8	FHAP	05/05/06	Race, Disability,	384 - Discrimination in services and facilities relating to rental,	No Cause	06/16/06	
North Carolina - Durham County	Durham	04-06-0674-8	FHAP	04/24/06	Race,	312 - Discriminatory refusal to rent and negotiate for rental,	No Cause	06/23/06	
North Carolina - Durham County	Durham	04-06-0900-8	FHAP	06/09/06	Disability,	510 - Failure to make reasonable accommodation,	No Cause	09/01/06	
North Carolina - Durham County	Durham	04-06-0940-8	HUD	06/19/06	Disability,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Complainant Failed to Cooperate	08/08/06	
North Carolina - Durham County	Durham	04-06-1015-8	FHAP	06/28/06	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/27/06	
North Carolina - Durham County	Durham	04-06-1093-8	FHAP	07/18/06	Race, Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	09/15/06	
North Carolina - Durham County	Durham	04-06-1244-8	FHAP	08/18/06	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/27/06	
North Carolina - Durham County	Durham	04-06-1339-8	FHAP	09/12/06	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	12/15/06	
North Carolina - Durham County	Durham	04-07-0068-8	HUD	10/20/06	Disability,	311 - Discriminatory refusal to negotiate for rental, 510 - Failure to make reasonable accommodation,	Conciliated/Settled	07/13/07	\$2,088
North Carolina - Durham County	Durham	04-07-0423-8	FHAP	10/25/06	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	12/22/06	
North Carolina - Durham County	Durham	04-07-0324-8	FHAP	12/07/06	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	12/21/06	

North Carolina - Durham County	Durham	04-07-0401-8	FHAP	12/22/06	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	04/27/07	
North Carolina - Durham County	Durham	04-07-0402-8	FHAP	12/22/06	Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	04/27/07	
North Carolina - Durham County	Durham	04-07-0420-8	FHAP	12/28/06	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	04/16/07	
North Carolina - Durham County	Durham	04-07-0400-8	FHAP	12/22/06	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/21/07	
North Carolina - Durham County	Durham	05-07-0869-8	FHAP	12/20/06	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Complainant Failed to Cooperate	04/27/07	
North Carolina - Durham County	Durham	04-07-0491-8	HUD	01/16/07	Disability,	310 - Discriminatory refusal to rent, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause	01/15/08	
North Carolina - Durham County	Durham	04-07-0794-8	HUD	03/15/07	Race, Disability, Sex,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause	12/11/07	
North Carolina - Durham County	Durham	04-07-0709-8	FHAP	02/23/07	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/03/07	
North Carolina - Durham County	Durham	04-07-0795-8	HUD	03/15/07	Race, Disability, Sex,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause	01/02/08	

North Carolina - Durham County	Durham	04-07-0856-8	FHAP	03/28/07	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	07/13/07	
North Carolina - Durham County	Durham	05-07-0870-8	FHAP	03/19/07	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Complainant Failed to Cooperate	04/27/07	
North Carolina - Durham County	Durham	05-07-0846-8	FHAP	04/19/07	Race,	381 - Discrimination in terms/conditions/privileges relating to sale,	No Cause	11/15/07	
North Carolina - Durham County	Durham	05-07-1045-8	FHAP	06/04/07	National Origin,	351 - Discrimination in the making of loans,	No Cause	06/04/08	
North Carolina - Durham County	Durham	05-07-1048-8	FHAP	06/06/07	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	02/14/08	
North Carolina - Durham County	Durham	05-07-1207-8	FHAP	06/25/07	Race, Sex,	381 - Discrimination in terms/conditions/privileges relating to sale,	No Cause	11/23/07	
North Carolina - Durham County	Durham	05-07-1346-8	FHAP	07/31/07	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	01/28/08	
North Carolina - Durham County	Durham	05-07-1254-8	FHAP	07/12/07	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Complainant Failed to Cooperate	03/12/08	
North Carolina - Durham County	Durham	05-07-1359-8	FHAP	07/13/07	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/24/07	
North Carolina - Durham County	Durham	05-07-1339-8	FHAP	07/25/07	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Lack of Jurisdiction	11/02/07	
North Carolina - Durham County	Durham	05-07-1455-8	FHAP	08/21/07	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	12/18/07	

North Carolina - Durham County	Durham	05-07-1592-8	FHAP	09/18/07	National Origin,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	01/07/08	
North Carolina - Durham County	Durham	05-07-1646-8	FHAP	09/21/07	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/16/08	
North Carolina - Durham County	Durham	05-08-0136-8	FHAP	11/07/07	Disability,	510 - Failure to make reasonable accommodation,	Complainant Failed to Cooperate	04/18/08	
North Carolina - Durham County	Durham	05-08-0427-8	FHAP	01/11/08	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	07/03/08	
North Carolina - Durham County	Durham	05-08-0625-8	FHAP	03/04/08	Disability,	510 - Failure to make reasonable accommodation,	No Cause	06/06/08	
North Carolina - Durham County	Durham	05-08-0740-8	FHAP	03/18/08	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	06/26/08	
North Carolina - Durham County	Durham	05-08-0778-8	FHAP	03/17/08	National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	06/03/08	
North Carolina - Durham County	Durham	05-08-0779-8	FHAP	03/17/08	National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	06/03/08	
North Carolina - Durham County	Durham	05-08-0780-8	FHAP	03/19/08	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/Settled	06/06/08	
North Carolina - Durham County	Durham	05-08-0978-8	FHAP	04/25/08	National Origin,	312 - Discriminatory refusal to rent and negotiate for rental,	Withdrawn After Resolution	06/06/08	
North Carolina - Durham County	Durham	05-08-0979-8	FHAP	04/28/08	National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	07/25/08	

North Carolina - Durham County	Durham	05-08-1182-8	FHAP	06/05/08	National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/Settled	07/02/08	
North Carolina - Durham County	Durham	05-08-1192-8	FHAP	06/11/08	Race, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	07/08/08	
North Carolina - Durham County	Durham	05-08-1214-8	FHAP	06/16/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Withdrawal Without Resolution	07/22/08	
North Carolina - Durham County	Durham	05-08-1220-8	FHAP	06/17/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	08/26/08	
North Carolina - Durham County	Durham	05-08-1247-8	FHAP	06/19/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	09/09/08	
North Carolina - Durham County	Durham	05-08-1294-8	FHAP	06/26/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Withdrawn After Resolution	07/16/08	
North Carolina - Durham County	Durham	05-08-1360-8	FHAP	07/01/08	Disability, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/16/08	
North Carolina - Durham County	Durham	05-08-1361-8	FHAP	07/01/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	09/19/08	
North Carolina - Durham County	Durham	05-08-1390-8	FHAP	07/14/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/07/08	
North Carolina - Durham County	Durham	05-08-1416-8	FHAP	07/15/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/24/08	
North Carolina - Durham County	Durham	05-08-1432-8	FHAP	07/16/08	Disability,	510 - Failure to make reasonable accommodation,	No Cause	10/23/08	

North Carolina - Durham County	Durham	05-08-1443-8	FHAP	07/18/08	Race, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	10/23/08	
North Carolina - Durham County	Durham	05-08-1486-8	FHAP	07/22/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	09/19/08	
North Carolina - Durham County	Durham	05-08-1767-8	FHAP	08/27/08	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	11/04/08	
North Carolina - Durham County	Durham	05-08-1826-8	FHAP	09/09/08	Race, Disability,	310 - Discriminatory refusal to rent,	No Cause	01/06/09	
North Carolina - Durham County	Durham	04-09-0188-8	HUD	11/12/08	Race,	445 - Refusing to provide municipal services or property, 450 - Discriminatory acts under Section 818 (coercion, Etc.), 460 - Using ordinances to discriminate in zoning and land use,	No Cause	08/27/09	
North Carolina - Durham County	Durham	04-09-0211-8	FHAP	11/18/08	Familial Status,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	02/11/09	
North Carolina - Durham County	Durham	04-09-0153-8	FHAP	11/04/08	Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Lack of Jurisdiction	11/14/08	
North Carolina - Durham County	Durham	04-09-0140-8	FHAP	11/02/08	Race, National Origin,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	02/03/09	
North Carolina - Durham County	Durham	04-09-0171-8	FHAP	11/07/08	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	02/11/09	
North Carolina - Durham County	Durham	04-09-1030-8	FHAP	05/05/09	Disability, Sex,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	08/14/09	

North Carolina - Durham County	Durham	04-09-0432-8	FHAP	01/05/09	Race, Color,	382 - Discrimination in terms/conditions/privileges relating to rental, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	No Cause	03/20/09	
North Carolina - Durham County	Durham	04-09-0612-8	FHAP	02/06/09	Race, Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/23/09	
North Carolina - Durham County	Durham	04-09-0740-8	FHAP	03/05/09	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	04/15/09	
North Carolina - Durham County	Durham	04-09-0741-8	FHAP	03/05/09	National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	04/15/09	
North Carolina - Durham County	Durham	04-09-0918-8	FHAP	04/10/09	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	06/17/09	
North Carolina - Durham County	Durham	04-10-0550-8	FHAP	02/08/10	Race, National Origin, Religion,	310 - Discriminatory refusal to rent, 382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/27/10	
North Carolina - Durham County	Durham	04-09-1216-8	FHAP	06/15/09	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	06/25/09	
North Carolina - Durham County	Durham	04-09-1266-8	FHAP	07/01/09	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	09/02/09	
North Carolina - Durham County	Durham	04-09-1589-8	FHAP	09/11/09	Race, Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 450 - Discriminatory acts under Section 818 (coercion, Etc.),	Conciliated/Settled	11/25/09	

North Carolina - Durham County	Durham	04-09-1289-8	FHAP	07/08/09	Familial Status, National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	09/02/09	
North Carolina - Durham County	Durham	04-09-1376-8	FHAP	07/31/09	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	08/17/09	
North Carolina - Durham County	Durham	04-09-1542-8	FHAP	08/31/09	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	Conciliated/Settled	03/26/10	
North Carolina - Durham County	Durham	04-10-0155-8	FHAP	11/04/09	Familial Status, Religion, Retaliation	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/29/10	
North Carolina - Durham County	Durham	04-09-1689-8	FHAP	09/29/09	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	01/28/10	
North Carolina - Durham County	Durham	04-10-0388-8	FHAP	01/06/10	Disability, Familial Status,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	No Cause	03/25/10	
North Carolina - Durham County	Durham	04-10-0380-8	FHAP	01/05/10	Race, Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/25/10	
North Carolina - Durham County	Durham	04-10-0405-8	FHAP	01/07/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/08/10	
North Carolina - Durham County	Durham	04-10-0406-8	FHAP	01/07/10	Race, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/11/10	
North Carolina - Durham County	Durham	04-10-0404-8	FHAP	01/11/10	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	02/03/10	
North Carolina - Durham County	Durham	04-10-0484-8	FHAP	01/25/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	03/25/10	

North Carolina - Durham County	Durham	04-10-0481-8	FHAP	01/22/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/20/10	
North Carolina - Durham County	Durham	04-10-0483-8	FHAP	01/25/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/11/10	
North Carolina - Durham County	Durham	04-10-0521-8	FHAP	02/02/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/10/10	
North Carolina - Durham County	Durham	04-10-0561-8	FHAP	02/09/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/23/10	
North Carolina - Durham County	Durham	04-10-0643-8	FHAP	03/03/10	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/19/10	
North Carolina - Durham County	Durham	04-10-0636-8	FHAP	03/02/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/18/10	
North Carolina - Durham County	Durham	04-10-0666-8	FHAP	03/09/10	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/13/10	
North Carolina - Durham County	Durham	04-10-0804-8	FHAP	04/07/10	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	07/13/10	
North Carolina - Durham County	Durham	04-10-0852-8	FHAP	04/15/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	06/01/10	\$2,000
North Carolina - Durham County	Durham	04-10-1008-8	FHAP	05/20/10	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	07/30/10	
North Carolina - Durham County	Durham	04-10-1019-8	FHAP	05/21/10	Race, Religion,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	08/19/10	

North Carolina - Durham County	Durham	04-10-1135-8	FHAP	06/03/10	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/03/10	
North Carolina - Durham County	Durham	04-10-1239-8	FHAP	06/24/10	Race, Sex,	350 - Discriminatory financing (includes real estate transactions),	No Cause	10/26/10	
North Carolina - Durham County	Durham	04-10-1143-8	FHAP	06/07/10	Race, Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	06/17/10	
North Carolina - Durham County	Durham	04-10-1154-8	FHAP	06/09/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	07/27/10	
North Carolina - Durham County	Durham	04-10-1192-8	FHAP	06/15/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	07/29/10	
North Carolina - Durham County	Durham	04-10-1312-8	FHAP	07/02/10	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	07/26/10	
North Carolina - Durham County	Durham	04-10-1315-8	FHAP	07/02/10	Race, National Origin,	310 - Discriminatory refusal to rent,	Conciliated/Settled	07/22/10	
North Carolina - Durham County	Durham	04-10-1339-8	FHAP	07/09/10	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	10/08/10	
North Carolina - Durham County	Durham	04-10-1376-8	FHAP	07/15/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/20/10	
North Carolina - Durham County	Durham	04-10-1377-8	FHAP	07/15/10	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/03/10	
North Carolina - Durham County	Durham	04-10-1365-8	FHAP	07/14/10	Race, Familial Status,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	08/20/10	

North Carolina - Durham County	Durham	04-10-1542-8	FHAP	08/09/10	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	08/26/10	
North Carolina - Durham County	Durham	04-11-0112-8	FHAP	10/21/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/04/11	
North Carolina - Durham County	Durham	04-11-0207-8	FHAP	11/05/10	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/25/11	
North Carolina - Durham County	Durham	04-11-0209-8	FHAP	11/09/10	Race,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	01/04/11	
North Carolina - Durham County	Durham	04-11-0215-8	FHAP	11/10/10	Familial Status, National Origin,	384 - Discrimination in services and facilities relating to rental,	No Cause	12/13/10	
North Carolina - Durham County	Durham	04-11-0469-8	FHAP	02/01/11	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	03/21/11	
North Carolina - Durham County	Durham	04-11-0365-8	FHAP	12/22/10	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/10/11	
North Carolina - Durham County	Durham	04-11-0405-8	FHAP	01/10/11	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/26/11	
North Carolina - Durham County	Durham	04-11-0413-8	FHAP	01/13/11	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	02/17/11	
North Carolina - Durham County	Durham	04-11-0416-8	FHAP	01/19/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	04/07/11	
North Carolina - Durham County	Durham	04-11-0466-8	FHAP	01/31/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,	No Cause	05/02/11	

North Carolina - Durham County	Durham	04-11-0465-8	FHAP	01/31/11	Disability,	380 - Discriminatory terms, conditions, privileges, or services and facilities, 510 - Failure to make reasonable accommodation,	No Cause	05/05/11	
North Carolina - Durham County	Durham	04-11-0569-8	FHAP	02/28/11	Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/28/11	
North Carolina - Durham County	Durham	04-11-0568-8	FHAP	02/22/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/21/11	\$400
North Carolina - Durham County	Durham	04-11-0567-8	FHAP	02/22/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/24/11	
North Carolina - Durham County	Durham	04-11-0611-8	FHAP	03/14/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/17/11	\$100
North Carolina - Durham County	Durham	04-11-0652-8	FHAP	03/24/11	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/28/11	
North Carolina - Durham County	Durham	04-11-0662-8	FHAP	03/28/11	National Origin,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	03/31/11	
North Carolina - Durham County	Durham	04-11-0669-8	FHAP	03/29/11	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/29/11	
North Carolina - Durham County	Durham	04-11-0686-8	FHAP	04/04/11	Race, Disability,	353 - Discrimination in the terms/conditions for making loans,	No Cause	07/06/11	
North Carolina - Durham County	Durham	04-11-0692-8	FHAP	04/05/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/12/11	

North Carolina - Durham County	Durham	04-11-0691-8	FHAP	04/05/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/13/11	
North Carolina - Durham County	Durham	04-11-0710-8	FHAP	04/12/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	07/20/11	
North Carolina - Durham County	Durham	04-11-0716-8	FHAP	04/13/11	National Origin,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	04/20/11	
North Carolina - Durham County	Durham	04-11-0720-8	FHAP	04/14/11	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/11/11	
North Carolina - Durham County	Durham	04-11-0739-8	FHAP	04/20/11	Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	06/13/11	
North Carolina - Durham County	Durham	04-11-0745-8	FHAP	04/20/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/02/11	
North Carolina - Durham County	Durham	04-11-0758-8	FHAP	04/28/11	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/11/11	
North Carolina - Durham County	Durham	04-11-0759-8	FHAP	04/28/11	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	05/05/11	
North Carolina - Durham County	Durham	04-11-0764-8	FHAP	05/04/11	Disability,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	05/16/11	
North Carolina - Durham County	Durham	04-11-0768-8	FHAP	05/05/11	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	06/30/11	
North Carolina - Durham County	Durham	04-11-0776-8	FHAP	05/09/11	National Origin,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	05/23/11	
North Carolina - Durham County	Durham	04-11-0810-8	FHAP	05/18/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Complainant Failed to Cooperate	09/06/11	

North Carolina - Durham County	Durham	04-11-0811-8	FHAP	05/18/11	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/31/11	
North Carolina - Durham County	Durham	04-11-0842-8	FHAP	05/25/11	Familial Status, National Origin,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	06/08/11	
North Carolina - Durham County	Durham	04-11-0849-8	FHAP	05/26/11	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	06/09/11	
North Carolina - Durham County	Durham	04-11-0866-8	FHAP	05/31/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	06/14/11	
North Carolina - Durham County	Durham	04-11-0917-8	FHAP	06/15/11	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	06/28/11	
North Carolina - Durham County	Durham	04-11-1048-8	FHAP	07/18/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	07/26/11	
North Carolina - Durham County	Durham	04-11-1101-8	FHAP	08/05/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	08/29/11	
North Carolina - Durham County	Durham	04-11-1137-8	FHAP	08/17/11	Disability, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/07/11	
North Carolina - Durham County	Durham	04-11-1135-8	FHAP	08/17/11	Familial Status, National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/Settled	08/31/11	
North Carolina - Durham County	Durham	04-11-1157-8	FHAP	08/24/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/07/11	
North Carolina - Durham County	Durham	04-11-1198-8	FHAP	09/02/11	Race, Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/03/11	

North Carolina - Durham County	Durham	04-11-1199-8	FHAP	09/02/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/03/11	
North Carolina - Durham County	Durham	04-11-1200-8	FHAP	09/02/11	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	11/14/11	
North Carolina - Durham County	Durham	04-11-1213-8	FHAP	09/07/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/03/11	
North Carolina - Durham County	Durham	04-11-1208-8	FHAP	09/07/11	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/03/11	
North Carolina - Durham County	Durham	04-11-1220-8	FHAP	09/09/11	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/22/11	
North Carolina - Durham County	Durham	04-11-1225-8	FHAP	09/12/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	09/22/11	
North Carolina - Durham County	Durham	04-11-1239-8	FHAP	09/15/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/03/11	
North Carolina - Durham County	Durham	04-11-1287-8	FHAP	09/23/11	Disability,	510 - Failure to make reasonable accommodation,	No Cause	11/07/11	
North Carolina - Durham County	Durham	04-11-1290-8	FHAP	09/26/11	Race, Disability,	384 - Discrimination in services and facilities relating to rental,	Conciliated/Settled	10/10/11	
North Carolina - Durham County	Durham	04-12-0016-8	FHAP	10/07/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	11/30/11	\$1,650
North Carolina - Durham County	Durham	04-12-0017-8	FHAP	10/10/11	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	10/24/11	

North Carolina - Durham County	Durham	04-12-0034-8	FHAP	10/14/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	12/05/11	
North Carolina - Durham County	Durham	04-12-0066-8	FHAP	10/26/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	11/07/11	
North Carolina - Durham County	Durham	04-12-0229-8	FHAP	12/16/11	Race,	310 - Discriminatory refusal to rent,	Conciliated/Settled	02/13/12	
North Carolina - Durham County	Durham	04-12-0209-8	FHAP	12/14/11	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/30/12	\$397
North Carolina - Durham County	Durham	04-12-0210-8	FHAP	12/14/11	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	01/23/12	
North Carolina - Durham County	Durham	04-12-0233-8	FHAP	12/16/11	Race,	312 - Discriminatory refusal to rent and negotiate for rental,	Conciliated/Settled	01/30/12	
North Carolina - Durham County	Durham	04-12-0265-8	FHAP	01/05/12	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/16/12	
North Carolina - Durham County	Durham	04-12-0270-8	FHAP	01/09/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/07/12	
North Carolina - Durham County	Durham	04-12-0276-8	FHAP	01/10/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/26/12	
North Carolina - Durham County	Durham	04-12-0274-8	FHAP	01/10/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/28/12	
North Carolina - Durham County	Durham	04-12-0278-8	FHAP	01/11/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/28/12	

North Carolina - Durham County	Durham	04-12-0293-8	FHAP	01/17/12	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/06/12	
North Carolina - Durham County	Durham	04-12-0302-8	FHAP	01/19/12	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/09/12	
North Carolina - Durham County	Durham	04-12-0305-8	FHAP	01/24/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/20/12	
North Carolina - Durham County	Durham	04-12-0315-8	FHAP	01/26/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/26/12	
North Carolina - Durham County	Durham	04-12-0341-8	FHAP	02/02/12	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	02/28/12	
North Carolina - Durham County	Durham	04-12-0342-8	FHAP	02/02/12	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/09/12	
North Carolina - Durham County	Durham	04-12-0343-8	FHAP	02/02/12	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/05/12	\$350
North Carolina - Durham County	Durham	04-12-0335-8	FHAP	02/01/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,			
North Carolina - Durham County	Durham	04-12-0350-8	FHAP	02/07/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/17/12	
North Carolina - Durham County	Durham	04-12-0349-8	FHAP	02/07/12	National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/17/12	
North Carolina - Durham County	Durham	04-12-0372-8	FHAP	02/10/12	Race, Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	03/21/12	

North Carolina - Durham County	Durham	04-12-0375-8	FHAP	02/14/12	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	05/03/12	
North Carolina - Durham County	Durham	04-12-0387-8	FHAP	02/16/12	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/26/12	
North Carolina - Durham County	Durham	04-12-0388-8	FHAP	02/16/12	Race, Disability, Sex,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	03/12/12	
North Carolina - Durham County	Durham	04-12-0420-8	FHAP	02/24/12	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/18/12	
North Carolina - Durham County	Durham	04-12-0474-8	FHAP	03/12/12	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/20/12	
North Carolina - Durham County	Durham	04-12-0475-8	FHAP	03/12/12	Race, Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,			
North Carolina - Durham County	Durham	04-12-0536-8	FHAP	03/26/12	Familial Status, National Origin,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/18/12	
North Carolina - Durham County	Durham	04-12-0547-8	FHAP	03/28/12	Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/20/12	
North Carolina - Durham County	Durham	04-12-0557-8	FHAP	04/03/12	Familial Status, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	Conciliated/Settled	04/20/12	
North Carolina - Durham County	Durham	04-12-0629-8	FHAP	04/18/12	Race, Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,			
North Carolina - Durham County	Durham	04-10-0371-8	FHAP	12/30/09	National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	Conciliated/Settled	02/11/10	
North Carolina - Orange County	Durham	04-06-0755-8	FHAP	05/15/06	Race,	310 - Discriminatory refusal to rent,	No Cause	03/09/07	

National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis from 2007 to 2010.

Housing Complaints Nationwide

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,410	43%	4,675	44%	4,458	44%	4,839	48%
Race	3,750	37%	3,669	35%	3,203	31%	3,483	34%
Familial Status	1,441	14%	1,690	16%	2,017	20%	1,560	15%
National Origin	1,299	13%	1,364	13%	1,313	13%	1,177	12%
National Origin - Hispanic or Latino	784	8%	848	8%	837	8%	722	7%
Sex	1,008	10%	1,133	11%	1,075	10%	1,139	11%
Religion	266	3%	339	3%	302	3%	287	3%
Color	173	2%	262	2%	251	2%	219	2%
Retaliation	588	6%	575	5%	654	6%	707	7%
Number of Complaints filed	10,154	-	10,552	-	10,242	-	10,155	-

Much like housing complaints in the City of Durham, complaints based on race, national origin, disability, and familial status were consistently the top four most common causes for complaints across the nation. Note that the total percentages for each year do not equal 100% and that the number of complaints each year does not equal the total number of complaints per basis. The reason for this is that most housing complaints reported are based on multiple factors and as such all sources of complaints are recorded.

3. Housing and Human Services Agencies

Agencies offering housing and human services within the City were contacted and interviewed in order to obtain their input and gain insight into potential impediments to fair housing in the City of Durham. The following agencies were engaged in roundtable discussions, individual meetings, or through surveys:

- Reinvestment Partners, Inc.
- NAACP
- Housing for New Hope
- El Centro Hispano
- Legal Aid of North Carolina, Inc.

- Durham Home Builder's Association
- Durham Association of Realtors
- Self-Help
- The Homeownership Center
- Alliance of AIDS Services
- Healing with CAARE
- Volunteers of America Carolinas
- Urban Ministries of Durham
- The Durham Center
- Durham Center for Senior Life
- Durham Crisis Response Center

Each of these agencies provided feedback on their perception of housing-related issues in the City of Durham. Complete meeting notes can be found in Part VI, Appendix E. Below is a list of key points from each of the meetings.

- Land Use/Zoning is the biggest obstacle to fair housing
- Current zoning does not encourage multi-family developments that would allow affordable housing units to be located throughout the City
- HMDA data shows an impact on the protected classes.
- There is a lack of affordable credit; lenders need to adjust policies.
- Foreclosure data shows an impact on the protected classes.
- The Southside Redevelopment Project is draining the City's financial resources and not helping with affordable housing.
- There is a lack of land in Durham for development
- There is a concentration of subsidized housing in areas of poverty
- There is a problem with criminal records not being recognized as a protected class
- The City needs to more actively promote fair housing
- Develop incentives to foster affordable housing development
- Divide City onto sections to encourage development
- Provide funds for land acquisition
- City to push the State Legislature for inclusionary zoning
- There is a need for coordinated intake (has been started for adults with children under 18 only)
- There is not an active Community Resource Center in Durham County
- Single point of contact for information and referral services
- No Continuum of Care organization in place; the Durham System of Care had been filling the role but was inactive for the past year but is expected to be restarted soon
- More affordable housing, especially rentals

- Would like to see senior housing to be located in lower crime rate areas, especially given the security issues present in older apartments and specific to seniors
- Issues need to be addressed about age gaps between residents, for example seniors and disabled may be concentrated together
- Need senior designated housing in the Northern and Southwestern areas of Durham
- Suburbs need more affordable housing
- More live/work housing development
- Public transportation is limited in some areas by not offering continuous service
- Employment opportunities
- “No forgiveness for felonies” - address the issue of lack of housing access for those with criminal records
- Create legislation mandating Section 3 participation
- Most homeless would like to work but have limits such as: restricted travel access
- Proper infrastructure not in place to support commercial development
- Job security is compromised by at-will employment laws
- African American males have a higher rate of mental illness that continues to increase, because of this employment issues have arisen
- No housing for the working poor; especially males
- If you earn minimum wage, you cannot afford to live in the City
- Incomes do not support housing costs
- Males have financial burdens that can become unrecoverable financial pressures
- Need to connect housing and social services
- Tenant rights education – who do you call to resolve a problem?
- A lot of mistreatment issues are occurring in assisted living facilities
- Fear of reprisal from reporting complaints
- Gaps in medical care

B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community’s commitment to

housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Durham receives CDBG funds from HUD as an entitlement city under the program. The City allocates its funds to public services, senior services, youth services, disability services, and housing activities. Of the CDBG funds for project activities, 80% directly benefit low- and moderate-income persons and all of the CDBG funds allocated to public services directly benefit low- and moderate-income persons.

In particular, the City in its FY 2012-2013 CDBG Program allocated the CDBG funds as outlined in the table below. Total CDBG allocation for FY 2012-2013 is \$1,638,531 and \$100,000 is anticipated in program income for a total CDBG Project Budget of \$1,738,531. The City of Durham anticipates a reduction in the annual CDBG allocation in the coming years as a result of cuts to the federal budget.

Activities marked in bold specifically serve to reduce barriers to affordable housing in the City.

FY 2012-2013 CDBG Allocation

ACTIVITY	AMOUNT
Urban Ministries of Durham - Food for community kitchen	\$40,000
Durham Interfaith Hospitality Network - Case management for homeless	\$30,000
Durham County DSS - Case management for homeless	\$74,000
Community Development - Southside public services	\$50,000
Community Development - Housing rehabilitation	\$191,825
Community Development - Homebuyer loans/incentives in Southside Redevelopment	\$100,000
Neighborhood Improvement Services - Code enforcement in LMI neighborhoods	\$200,000
Community Development - Southside Redevelopment Section 108 Loan payment	\$705,000
Community Development - Administration	\$347,706
TOTAL	\$1,738,531



All activities listed above will occur in low/mod areas of the city which have a high priority of the City. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight. Activities in bold will serve to reduce barriers to affordable housing within the City.

In its FY 2010-2014 Five Year Consolidated Plan, the City of Durham identified the following goals to prioritize funding needs during this five year period, as outlined below in the table below.

Five Year Strategies and Objectives

PRIORITY	STRATEGY
Neighborhood Revitalization	Continue efforts to eliminate blight and increase homeownership in Northeast Central Durham.
	Continue efforts to eliminate blight and increase homeownership in Southwest Central Durham.
	Implement strategic and focused investments in Rolling Hills/Southside to reverse disinvestment and create a sustainable mixed income community.
Housing for Persons with Special Needs	Coordinate with institutional partners to increase the supply of permanent housing for persons with special needs.
	Enhanced coordination among service providers to ensure ongoing case management and effective management information systems.

2. HOME Program

The City of Durham and Durham County have combined their Home Investment Partnership Programs referred to as the Durham Consortium. The Consortium funds are administered by the City's Department of Community Development. For FY 2012-2013, the City of Durham will receive \$ 767,896 in HOME Funds to assist low- and moderate-income households. Additionally, \$437,311 in projected program income will be added to HOME funds to finance \$1,205,207 in HOME Projects. These funds will be used to develop new affordable housing or to provide homeownership assistance. The table below outlines the proposed use of FY 2012-2013 HOME Funds. The City of Durham anticipates a reduction in the annual HOME allocation in the coming years as a result of cuts to the federal budget.



FY 2012-2013 HOME Allocation

ACTIVITY	AMOUNT
Durham Community Land Trustees (CHDO) - Construction, financing, and homebuyer assistance	\$75,000
Builders of Hope (CHDO) - Homebuyer assistance	\$25,000
Durham County – Homebuyer assistance and/or rehabilitation	\$38,395
Community Development Department - Construction and financing for Phase I of Southside Redevelopment	\$570,772
Community Development Department - Financial assistance to homebuyers in Southside Redevelopment	\$197,975
Community Development Department - Loans to homebuyers in Southside Redevelopment	\$200,000
Community Development Department - Administration	\$98,065
TOTAL	\$1,205,207

3. ESG Funds

The City of Durham also receives an allocation of Emergency Solutions Grant (ESG) Funds to assist the homeless or to support homeless prevention activities. The table below outlines the City's proposed use of the \$152,760 of ESG Funds that it will receive for FY 2012-2013; this amount includes \$47,969 in ESG Amendment Funds.

FY 2012-2013 ESG Allocation

ACTIVITY	AMOUNT
Genesis Home, Inc. - Operational support for transitional housing	\$17,000
Durham Interfaith Hospitality Network - Operational support for program which serves homeless families	\$11,000

Urban Ministries of Durham - Meals for residents of the community shelter	\$19,000
Housing for New Hope - Client services in the areas of employment, health, drug and alcohol abuse and education	\$18,656
Durham Crisis Response Center - Operating support for emergency shelter serving victims of domestic violence	\$18,000
Women's House of Hope - Operating funds for repairs	\$8,000
Reserved Rapid Re-Housing/Prevention - Funds for rapid re-housing and homelessness prevention to be distributed through separate process	\$56,904
Community Development Department - Administration	\$4,200
TOTAL	\$152,760

Beginning in FY 2012, HUD modified the ESG Program to be the Emergency Solutions Grants (ESG) Program. The ESG funds must be allocated for projects that are eligible under the following six (6) ESG Components:

- **Street Outreach** – is for the unsheltered homeless persons which includes:
 - Engagement
 - Case Management
 - Emergency Health and Mental Health Services
 - Transportation
 - Services for Special Populations
- **Emergency Shelter** – is divided into two (2) sub-categories: Essential Services and Shelter for the sheltered homeless persons.
 - Essential Services include:
 - case management

- child care, education, employment, and life skills services
 - legal services
 - health, mental health, and substance abuse services
 - transportation
 - services for special population.
- Shelter include:
 - renovation including major rehabilitation or conversion
 - operations cost including maintenance, utilities, furniture, food, etc.
- **Homeless Prevention** – includes the following items to prevent and stabilize an individual or family from becoming homeless:
 - Housing Relocation and Stabilization Services
 - Short- and Medium-Term Rental Assistance
- **Rapid Re-housing** – includes the following items to assist the actual homeless:
 - Housing Relocation and Stabilization Services
 - Short- and Medium-Term Rental Assistance
- **Homeless Management Information System (HMIS)** – includes payment of the costs of establishing, hosting, customizing, and upgrading the HMIS.
- **Administration** – Up to 7.5 percent can be allocated for the payment of administrative cost relating to the planning and execution of the ESG activities.

Up to 60% of each fiscal year's ESG grant allocation can be used for Street Outreach and Emergency Shelter expenditures. The remaining 40% is for Homeless Prevention, Rapid Re-housing, HMIS, and Administration.

4. Other Funds

In addition to the CDBG, HOME, and ESG funds, the Community Development Department will receive \$563,000 in City of Durham General Funds for the following FY 2012-2013 Projects.

FY 2012-2013 General Fund Allocation

ACTIVITY	AMOUNT
Historic Preservation Foundation of NC - Preservation NC requested funding to assist with the rehabilitation of two NSP-acquired properties in NECD	\$100,000
Habitat for Humanity of Durham - Second mortgage loans	\$100,000
Builders of Hope - Second mortgage loans	\$75,000
Housing for New Hope - Construction of 10 units of permanent supportive housing for homeless persons with special needs	\$288,000
TOTAL	\$563,000

5. **Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits**

The City of Durham has a variety of affordable housing options, including public housing managed by the Durham Housing Authority, Low-Income Housing Tax Credits, and Section 202 and Section 811 Assisted Housing developments. Full-sized maps in Part VII, Appendix B illustrate the distribution of Low Income Housing Tax Credit (LIHTC) developments, Public Housing developments, other HUD assisted housing developments, and Section 8 Voucher usage across the City. These affordable housing Developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure. The maps in Appendix B illustrate the locations of public housing, HUD assisted housing, Low-Income Housing Tax Credit developments, and Section 8 Vouchers as compared to income, race, and housing tenure.

Public Housing –

The Durham Housing Authority owns and operates twenty-one (21) housing communities in the City of Durham. In addition, the Housing Authority oversees fifty (50) scattered site single-family homes throughout the City of Durham. The complete listing of housing communities is shown below:



Public Housing Developments in the City of Durham

Housing Development	Total Units	Type
McDougald Terrace	360	Family
Oldham Towers	106	Family
Cornwallis Road	200	Family
Liberty Street	108	Family
Club Boulevard	77	Family
Hoover Road	54	Family
JJ Henderson	178	Senior
Morreene Road	224	Family
Damar Court	102	Family
Oxford Manor	172	Family
Kerrwood Estates	0	Family
Birchwood Heights	4	Family
Forest Hill Heights	55	Senior
Laurel Oaks	30	Family
Main Street Townhomes	21	Family
Morning Glory Senior Village	25	Senior
Calvert Place	43	Family
Franklin Village	46	Family
Edgemont Elms	58	Family
Preiss-Steele Place	102	Family
Woodridge Commons	38	Family
Scattered Sites	50	Senior
TOTAL	2053	-

The Durham Housing Authority has funding to support the administration of 2,734 Section 8 Housing Choice Vouchers of these 24 are project based and 50 are VASH. As of March 2012, 644 families were on the Section 8 Voucher waiting list and 1,752 families were on the Public Housing waiting list. Currently both waiting lists are closed. The chart below outlines demographics of the waiting lists.

The public housing program offers residents a home in communities managed by Durham Housing Authority. The rent residents pay is based on 30% of their monthly-adjusted income and all basic utilities are paid. The Housing Authority manages eight (8) family communities and four (4) high-rise communities as well as scattered sites throughout the City. The chart below outlines the racial and economic composition of each public housing community.

Section 8 Housing Choice Voucher and Public Housing Waiting Lists

	HCVP		PUBLIC HOUSING	
	TOTAL	PERCENT	TOTAL	PERCENT
Male	79	12%	494	28%
Female	565	87%	1258	72%
Applicants	644	-	1752	-
One Bedroom	263	41%	671	38%
Two Bedroom	233	36%	536	31%
Three Bedroom	94	15%	174	10%
Four Bedroom	9	1%	13	1%
Five Bedroom	2	0%	2	0%
Unidentified	43	7%	356	20%
Extremely Low Income	542	84%	1675	96%
Very Low Income	95	15%	52	3%
Low Income	5	1%	9	1%
Above Median Income	1	0%	11	1%
Unidentified	1	0%	5	0%
Family Headed by Adult	489	76%	1248	71%
Family Headed by Elderly	32	5%	115	7%
Family Headed by Near Elderly	123	19%	389	22%
Family Headed by Non-Handicap/Disability	494	77%	1487	85%
Family Headed by Handicap/Disability	150	23%	265	15%

Couple	43	7%	200	11%
Family	414	64%	654	37%
Single	187	29%	898	51%
White	26	4%	105	6%
Black/African American	606	94%	1593	91%
American Indian/Alaska Native	2	0%	9	1%
Asian	5	1%	3	0%
Hawaiian/Pacific Islander	0	0%	3	0%
Multi Racial/Declined/Other	5	1%	39	2%
Hispanic	5	1%	34	2%
Non-Hispanic	639	99%	1718	98%

Most of the families on the waiting lists for Section 8 Housing Choice Vouchers or Public Housing Units are extremely low-income, having income less than 30% of median income. Almost two-thirds of all families on the waiting list for Section 8 Vouchers have children. The majority of persons on the waiting list are waiting for one and two bedroom units.

Part II, Section K includes a map highlighting the locations of HUD assisted housing units and the Block Groups where Section 8 Vouchers are most commonly used. At the end of this section there are maps highlighting the distribution of Section 8 Vouchers and HUD assisted housing units across the City. Based on these maps, there is a need to promote the deconcentration of housing in areas of high minority and low/mod populations.

Section 8 Voucher Usage, along with HUD Assisted Housing, Public Housing, and Low-Income Housing Tax Credit Developments are overall spread throughout the City.

In order to be in compliance with Federal requirements, at least 5% of all public housing units must be handicapped accessible, and at least 2% must be accessible to persons with visual and hearing disabilities. As a result, over 5% of all public housing units are handicapped accessible and almost 3% of all public housing units are accessible to persons who are visually or hearing impaired. Not all of the public housing buildings meet the standards as being “visitable” by persons who are physically handicapped.

The table below displays data on multi-family and Section 8 assisted housing facilities in the City of Durham. Forty percent (40.6%) of the assisted units have contracts set to expire by 2013.

Multi-family and Section 8 Project Based Assisted Housing Facilities

Multi-family assisted units with active contracts status	716
Percentage of Multi-family assisted units with contracts expiring in 2004	0.7%
Percentage of Multi-family assisted units with contracts expiring in 2005	23.2%
Percentage of Multi-family assisted units with contracts expiring in 2006	0.0%
Percentage of Multi-family assisted units with contracts expiring in 2007	0.0%
Percentage of Multi-family assisted units with contracts expiring in 2008	5.2%
Percentage of Multi-family assisted units with contracts expiring in 2009-2013	11.5%
Percentage of Multi-family assisted units with contracts expiring in 2014 or later	59.5%

Source: www.dataplace.org

As part of this analysis, the City of Durham reviewed several of the Durham Housing Authority's documents and policies to ensure compliance with the Fair Housing Act, as amended, and the Americans with Disabilities Act. Specifically, the City reviewed the Housing Authority's Administrative Plan dated 10/2011 and the HUD Five Year and Annual Plan starting 1/2012. The Housing Authority is in compliance and its efforts affirmatively further fair housing.

Low Income Housing Tax Credit –

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer's Federal income tax.

The City of Durham is supportive of the use of Low Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low income households. There are fifty three (53) LIHTC projects with 3,596 LIHTC units in the City of Durham.

The chart below illustrates which LIHTC projects in the City of Durham:

City of Durham LIHTC Projects

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
NCA1987035	Clements Duplex	1404 E Main St	Durham	NC	27703	2	2
NCA1988210	Clements Triplex	109 Young St	Durham	NC	27703	3	3
NCA1988280	Duplex	510 Nash St	Durham	NC	27707	2	2
NCA1988380	Iredell St Duplex	923 Iredell St	Durham	NC	27705	2	2
NCA1988530	Residence	605 Gray Ave	Durham	NC	27701	1	1
NCA1988535	Residence	807 N Elizabeth St	Durham	NC	27701	1	1
NCA1989650	Watkins Duplex	716 Liberty St	Durham	NC	27701		2
NCA1989680	Wingate Duplex	1504 N Hyde Park Ave	Durham	NC	27701	2	2
NCA1990200	Edgemont Elms	912 Angier Ave	Durham	NC	27701	53	58
NCA1990425	Murdoch Place	206 Gray St	Durham	NC	27701	32	32
NCA1991440	Springwood Park Apts	3004 Ivy Wood Ln	Durham	NC	27703	100	100
NCA1992285	Harrell Apts	1401 Mathison St	Durham	NC	27701	4	4
NCA1992290	Harrell-Smith Apts	1405 Harrell Ave	Durham	NC	27701	3	3
NCA1992300	Hopkins Street Apts	705 Hopkins St	Durham	NC	27701	4	4
NCA1993175	Fiske Street Apts	925 Fiske St	Durham	NC	27703	2	2
NCA1993380	Trailwood Apts	1718 Palmer St	Durham	NC	27707	44	44
NCA1993400	West Park Apts	1112 Rock St	Durham	NC	27707	10	10
NCA1994310	Carver Creek Apts	531 E Carver St	Durham	NC	27704	48	48
NCA1994415	Lovett Square	211 Stokes St	Durham	NC	27701	60	56
NCA1994460	Oxford Commons Elderly Housing	500 Pickwick Trl	Durham	NC	27704	102	102
NCA1994575	Priess Steele Place	500 Pickwick Trl	Durham	NC	27704	102	102
NCA1995455	Morehead Glen	1112 Rock St	Durham	NC	27707	20	20
NCA1995465	Mutual Manor Apts	3146 Fayetteville St	Durham	NC	27707	18	18
NCA1995570	Rockwood Cottages	1 Rock Cottage Ct	Durham	NC	27707	21	20
NCA1995605	Wellington Place Apts	4230 Garrett Rd	Durham	NC	27707	207	240
NCA1996435	Cambridge Village	1332 Fidelity Dr	Durham	NC	27703	83	83
NCA1996445	Carver Pond Apts	4001 Meriwether DR	Durham	NC	27704	160	159
NCA1996500	Greens of Pine Glen Phase II	6201 Pine Glen Trl	Durham	NC	27713	16	16
NCA1996505	Greens of Pine Glen Townhouses	6201 Pine Glen Trl	Durham	NC	27713	152	152
NCA1997290	Sherwood Park Apts	500 McCallie Ave	Durham	NC	27704	71	71
NCA1998025	Carver Pond Apts	3800 Meriwether Dr	Durham	NC	27704	96	96

NCA1998070	Glendale Apts	823 N Mangum St	Durham	NC	27701	29	29
NCA1998150	The Ivy Commons	412 E Pilot St	Durham	NC	27707	223	222
NCA1999055	Foxridge Apts	200 Foxridge Cres	Durham	NC	27703	92	91
NCA2000205	Rockwood North	Wood Cottage Ct	Durham	NC	27707	24	24
NCA2000215	Savannah Place	1519 Savannah	Durham	NC	27713	84	84
NCA2001055	Forest Glen Apts	100 Lynn Forest Dr	Durham	NC	27713	92	92
NCA2001085	Lakemoor Apts	205 Kent Lake Dr	Durham	NC	27713	160	154
NCA2001130	Naples Terrace	1237 Naples Pl	Durham	NC	27703	159	159
NCA2002005	Alston Village Apts	5400 S Alston Ave	Durham	NC	27713	144	173
NCA2002070	Lakeside Gardens	820 Martin Luther King Pkwy	Durham	NC	27713	160	160
NCA2002195	Falls Pointe at the Park	5400 S Alston Ave	Durham	NC	27713	204	173
NCA2003120	Oakley Square Apartments	1835 Cheek Rd	Durham	NC	27704	100	99
NCA2004115	Main Street Townhomes	600 E Main St	Durham	NC	27701	43	43
NCA2005037	Calvert Place	930 E Main St	Durham	NC	27701	75	75
NCA2005140	Pendleton Townhomes	300 S Woodcrest St	Durham	NC	27703	88	88
NCA2005230	Morning Glory Senior Village	203 N Alston Ave	Durham	NC	27701	25	25
NCA2007080	Magnolia Pointe	4801 Danube Ln	Durham	NC	27704	156	156
NCA2007145	Stewart Heights	202 Jan Ct	Durham	NC	27707	64	64
NCA2007195	Stewart Square Apartments	3200 Fayetteville St	Durham	NC	27707	63	63
NCA2008080	Franklin Village	124 N Holman St	Durham	NC	27701	83	74
NCA2009060	Maplewood Squared	456 E Chapel Hill St	Durham	NC	27701	32	32
NCA2009090	Stewart Circle Apartments	700 Atlantic St	Durham	NC	27707	20	19

Source: <http://lihtc.huduser.org/>

HUD Assisted Housing –

HUD funds the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities across the Country. The Section 202 Supportive Housing for the Elderly Program provides financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. There is one Section 202 Supportive Housing for the Elderly Development in the City, Blevins Too. Blevins Too is a six bedroom HIV+ group home and is sponsored by AIDS Community Residence Association North Carolina (ACRA).



Similarly, the Section 811 Supportive Housing for the Disabled provides financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. There is one Section 811 Supportive Housing for the Disabled development in the City, Emerson Woods. Emerson Woods is a 47 unit plus one managers unit and was developed by Volunteers of America National.

6. Planning, Zoning, and Building Codes

City of Durham Planning

The City of Durham and Durham County have a Joint City-County Planning Commission which was established in accordance with the North Carolina Inter-Local Cooperation Agreement on City-County Planning. The City and County share a planning staff that is known as the Durham City-County Planning Department. The planning department is the planning agency for both the City and County and the head of the department is the Planning Director.

The City's Comprehensive Plan was recently updated and it appears to be in compliance with the Federal regulations governing fair housing. There was previously a need to update the City's Zoning Ordinance to bring it into compliance with the City's Comprehensive Plan. The City and County decided to adopt a Unified Development Ordinance (UDO) to replace the old zoning ordinance. The UDO became effective as of January 1, 2006. This document is periodically updated and revised. The latest revision is dated June 27, 2011. In reviewing the UDO, it became apparent that there is a need to add information and guidance concerning Fair Housing. It is recommended that the City and County consider a revision to the UDO to include a new subsection under *Section 1.2 Purpose and Intent*. This new subsection would evidence the City's commitment to affirmatively further fair housing. The following language is suggested:

- § 1.2.4 This ordinance is also intended to affirmatively further fair housing in the City of Durham and the County of Durham by:
- A. Abiding by the provisions of the Fair Housing Act of 1968, as amended.
 - B. Promoting fair housing choice for all residents in the City and County of Durham.

- C. Assuring the rights of all individuals that are identified as members of a protected class by the Federal Government.
- D. Prevention of discrimination in housing based on a person's race, color, national origin, religion, sex familial status or handicap.

The City-County UDO does not appear to contain any discriminatory language, however several definitions should be reviewed by the Durham Department of Community Development and Legal staff and consideration should be given to revising them through an UDO text amendment initiated by the Durham Department of Community Development staff, with coordination from the Durham City-County Planning Department.

- Family: In the current definition, the number of occupants unrelated by blood, marriage or adoption, except children under the age of 23, is limited to 3 persons.

Consideration should be given to revising the present definition by adding another point to the definition:

(D.) A group of not more than six (6) unrelated disabled people living together as a single housekeeping unit in a dwelling unit and sharing common facilities as considered reasonably appropriate for a family related by blood, marriage, or adaption. If appropriate, one (1) staff person may reside on the premises and will not be included in the total number of occupants. Any additional staff shall be included in the total number of occupants.

Note: Based on recent Fair Housing Law Suits that have previously been adjudicated, the definition should be reviewed and consideration should be given to increasing the number of unrelated individuals in a family in the case of disabled individuals from three (3) to six (6). This would permit a group of 6 or less, disabled persons to live together as a single family unit.

The UDO does contain a definition for a "Family Care Home: A dwelling that provides room and board for not more than six persons who because of age, illness, handicap, or specialized program, require personalized services or a supervised living arrangement in order to assure their safety and comfort that is regulated by the State of North Carolina." While this statement is intended to be inclusionary, it does not take into account cases in which disabled persons live together in a non-supervised setting which is not regulated by the state. Therefore, it is suggested that the UDO be revised through a text amendment to the UDO initiated by CD staff, with coordination from the Planning Department in its

definition of “family” to include up to six unrelated persons who are disabled to allow for them to live together as a family.

- Accessibility: A definition should be included; nothing is presently listed in the UDO. A suggested definition should include the ease of access into and around the interior of a building or facility without obstruction to a person who may be physically disabled.

The term accessibility is used in several sections of the UDO. Any definition needs to be inclusive of the application of the term in these sections.

- Disabled: A definition should be included; nothing is presently listed in the UDO. Disabled means “handicapped” as defined according to the Fair Housing Act of 1988, as amended.

In addition to these items in Article 16 Definitions of the Unified Development Ordinance, the Use Table in Sub-section 5.1.2 appears restrictive in that there are no permitted residential uses (P) shown in the residential zoning districts. Single-family detached homes, family care homes, etc. are shown as “L”, permitted subject to limitations. The “L” designation indicates that a use is permitted by right, provided that the use meets the additional requirements imposed by limited use standards (Section 5.3), district intensity standards (Article 6), and design standards (Article 7). For group homes, there is a “L/m” shown in the residential districts which indicates a permitted use subject to limitations, and a minor special use permit is required. Minor special uses have to be approved by the Board of Adjustment. The requirement that all group homes, no matter in what zoning district they are to be located, have to be approved by the Board of Adjustment may be interpreted as restrictive and limiting an individual’s Fair Housing Choice. However, if the City revises its definition of “Family” the restrictive situation is eliminated and disabled persons of six (6) or less can reside in a single family home without additional requirements.

City of Durham Building Codes

The City of Durham has adopted the State of North Carolina’s Building Code, which is the *International Building Code* (IBC), latest edition. The International Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the Federal laws and regulations governing fair housing, accessibility, etc. The state also has its own Accessibility Code which follows the Federal ANSI guidelines.

Building inspections are administered by the joint City/County Inspections Department. The Building Codes are enforced through plan review and inspections. Interviews with the Department of Inspections staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

Accessibility Regulations

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The City of Durham appears to be in full compliance with the HUD “visitability” standards.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8); known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications dwellings and common use areas to accommodate persons who have a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation

of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The Durham Housing Authority is not in full compliance with the HUD “visitability” standards.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8); known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class. The City is in compliance with all of the Federal Fair Housing Laws and regulations.

7. Taxes

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The City's tax assessments are set by the County; therefore the City does not have any control over the assessed value. The following are 2011-2012 property tax rates (per \$100 of assessed value) for residents of the City of Durham:

- Ad Valorem County Property Tax \$0.75
- Fire District Tax Rate \$0.06 to \$0.25
- City Property Tax Rate \$0.56
- There is not a separate School Tax for Durham County or City

The median value of the taxable residential properties within the City of Durham is \$176,600 (Source: 2006-2010 American Community Survey). Properties are taxed based on 100% of their assessed value. For 2011-2012 the property tax for the average residence is \$2,754.96.

Additionally, there is a 6.75% retail sales tax (4.75% State and 2% County), a 2% tax on groceries, and NC state income tax from 6% to 7.75% (depending on taxable income).

8. Strategic Plan

The City of Durham's 2011-2013 Strategic Plan provides a comprehensive plan for the City's short term development and growth to meet its long term goals. The primary goals of the Strategic Plan include:

- Goal 1 – A Strong and Diverse Community
- Goal 2 – Safe and Secure Community
- Goal 3 – Thriving Livable Neighborhoods
- Goal 4 – Well Managed City
- Goal 5 – Stewardship of City's Physical Assets

Goal 3: Thriving Livable Neighborhoods – Strengthen the foundation, enhance the value, and improve the quality and sustainability of neighborhoods.

Objectives:

- Citizen perception of the overall quality of their neighborhood

- Percent of neighborhoods improving on the Neighborhood Vitality Index (NVI)
- Increase access to open space
- Percent reduction of greenhouse emissions
- Decrease in per capita use of energy, water, and/or production of waste
- Decrease in pollution (water, air, and litter)

Intermediate Objectives and Measures:

- Increase voluntary code compliance
- Revitalize neighborhoods and encourage neighborhood pride
- Increase transportation choices and local & regional connectivity
- Increase access to amenities and essential services
- Increase sustainability through the wise use of limited resources

Initiatives:

- Improve and preserve housing for all Durham Citizens
- Establish a partnership targeted at revitalizing deteriorating communities in close proximity to employment centers
- Develop a regional plan for transit, including but not limited to, integration of light rail, commuter rail, high speed rail, and bus
- Evaluate effectiveness of “fare free” transit (Bull City Connector)
- Improve the visibility of alternative modes of transportation by continuing to implement adopted plans, including the Durham Walks Pedestrian Plan, the Durham Comprehensive Bicycle Transportation Plan, and the Durham Trails and Greenways Master Plan
- Improve pedestrian safety by working with the UNC Highway Safety Research Center on a four-year project focused on pedestrian safety education and enforcement in Durham, as funded by the National Highway Traffic Safety Administration
- Coordinate existing neighborhood development plans

- Increase the efficiency of Durham Transit and Triangle Transit through centralized management, planning, and marketing
- Develop a Neighborhood Vitality Index (NVI) model
- Develop a long-term plan to reduce homelessness
- Increase education efforts on reducing energy use
- Provide incentives for property owners and landlords to increase energy efficiency of homes and businesses
- Increase recycling and waste stream diversion

C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status or national origin.

1. Real Estate Practices

The Durham Association of Realtors, a member of the National Association of Realtors, is the local organization of real estate brokers operating in the City of Durham. The Durham Association of Realtors has an open membership policy and does not discriminate. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics is available on the Durham Association of Realtors website (<http://www.durhamrealtors.org>) and it obligates its members to maintain professional standards including efforts to affirmatively further fair housing.

The Durham Association of Realtors offers continuing education courses on a variety of topics including fair housing, ethics and professional standards to ensure that its members are up to date on policies, practices, and procedures.

2. Newspaper/Magazine Advertising

Under Federal Law, no advertising with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed for several real estate publications, including *The Herald Sun*, *Apartments for Rent*, *Relocation Guide*, *For Sale by Builder*, *Homes and Land*, *Real Estate Book*, and *Apartment Guide*. Most of the advertisements displayed the Fair Housing logo but not consistently throughout the advertisements. Additionally, the Fair Housing compliance statement was not clearly and consistently stated in all publications. None of the advertisements contained language that prohibited occupancy by any group.



3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/ and is included in Part VI, Appendix B of this Analysis of Impediments. The available data indicates discriminatory lending patterns related to the denial rates faced by minority applicants. The following tables provide an analysis of the HMDA data. Data for the City of Durham and Durham County are highlighted where possible. All other data is that of the entire Durham-Chapel Hill, NC Metropolitan Statistical Area (MSA).

The table below compares lending (loans originated) in the City of Durham to the Durham-Chapel Hill, NC MSA. The City of Durham includes portions of each census tract in Durham County. As result, lending in the City cannot be extracted from county lending. The following tables refer to lending in the City of Durham and Durham County as “Durham”. Lending in Durham comprised almost seventy-five percent (74.5%) of the lending in the metro area in 2010.

HMDA Data Analysis for 2010

	Home Purchase Loans							
	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
Durham	1,095	\$ 185,969	1,626	\$ 303,153	4,677	\$ 813,804	127	\$ 9,802
MSA/MD	1,469	\$ 251,843	3,177	\$ 675,817	9,660	\$1,972,919	279	\$ 27,154
% of metro area lending in Durham	74.5%	73.8%	51.2%	44.9%	48.4%	41.2%	45.5%	36.1%

**Note: Amounts in thousands.*

The table below shows the conventional loan applications in Durham. Almost three quarters (74.0%) of the loan applications in the City were originated, which means the loan application went to underwriting.

Disposition of Conventional Loans

	Durham Applications	% of Durham Applications	% of Total MSA Applications
Loans Originated	1,626	74.0%	37.0%
Approved, Not Accepted	85	3.9%	1.9%
Applications Denied	226	10.3%	5.1%
Applications Withdrawn	238	10.8%	5.4%
File Closed for Incompleteness	21	1.0%	0.5%

The following table outlines the disposition of conventional loans in the Durham-Chapel Hill, NC MSA by income level. Loan applications from low-income households (less than 80% of median income) have the highest denial rates. Upper-income households have the highest origination rates and number of applications.

Disposition of Conventional Loans by Income Level

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Income Level Applications	Count	% of Income Level Originations	Count	% of Income Level Originations	Count	% of Income Level Originations
Less than 50% of MSA Median	443	10.1%	229	51.7%	23	10.0%	142	62.0%	4	1.7%
50-79% of MSA Median	866	19.7%	629	72.6%	39	6.2%	101	16.1%	10	1.6%
80-99% of MSA Median	381	8.7%	272	71.4%	15	5.5%	41	15.1%	7	2.6%
100-119% of MSA Median	402	9.1%	291	72.4%	25	8.6%	38	13.1%	2	0.7%
120% or More of MSA Median	2,215	50.3%	1,686	76.1%	102	6.0%	132	7.8%	32	1.9%
Income not Available	93	2.1%	70	75.3%	1	1.4%	11	15.7%	2	2.9%
Total	4,400	-	3,177	-	205	-	465	-	57	-

The tables below show the dispositions of conventional loans disaggregated by minority status and income level for the Durham-Chapel Hill, NC MSA. The number of applications for conventional loans submitted by White, Non-Hispanic applicants significantly outnumbers Minority applicants in each income level analyzed. In each income category, the percentage of loans originated by White households

exceeds the percentage of loans originated by Minority households, based on the number of applicants in each minority status category.

**Conventional Loan Disposition Rates by Minority Status,
Less than 50% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	244	60.8%	138	56.6%	16	11.6%	58	42.0%	29	21.0%	3	2.2%
Minority, Including Hispanic	157	39.2%	76	48.4%	5	3.2%	63	40.1%	12	7.6%	1	0.6%
Total	401	-	214	-	21	-	121	-	41	-	4	-

The number of white, non-Hispanic low-income applicants outnumbers the number of minority applicants. Minority applicants have a lower origination rate and a slightly lower denial rate than white applicants.

**Conventional Loan Disposition Rates by Minority Status,
50-79% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	558	71.6%	434	77.8%	21	4.8%	40	9.2%	55	12.7%	8	1.8%
Minority, Including Hispanic	221	28.4%	148	67.0%	6	4.1%	42	28.4%	23	15.5%	2	1.4%
Total	779	-	582	-	27	-	82	-	78	-	10	-

The number of white, non-Hispanic low-income applicants outnumbers the number of minority applicants. Minorities have a relatively high loan origination rate, but the origination rates are lower and the denial rates are higher than white applicants.

**Conventional Loan Disposition Rates by Minority Status,
80-99% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	281	79.8%	215	76.5%	11	5.1%	18	8.4%	33	15.3%	4	1.9%
Minority, Including Hispanic	71	20.2%	41	57.7%	2	4.9%	19	46.3%	8	19.5%	1	2.4%
Total	352	-	256	-	13	-	37	-	41	-	5	-

The number of white, non-Hispanic middle-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a higher denial rate.

**Conventional Loan Disposition Rates by Minority Status,
100-119% of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	286	78.1%	217	75.9%	18	8.3%	16	7.4%	33	15.2%	2	0.9%
Minority, Including Hispanic	80	21.9%	52	65.0%	5	9.6%	16	30.8%	7	13.5%	0	0.0%
Total	366	-	269	-	23	-	32	-	40	-	2	-

The number of white, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. Compared to white applicants, minority applicants have a lower origination rate and a higher denial rate.

**Conventional Loan Disposition Rates by Minority Status,
120% or More of MSA Median Income**

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Applications Received by Minority Status	Applications Approved but Not Accepted	% of Loans Originated by Minority Status	Applications Denied	% of Loans Originated by Minority Status	Applications Withdrawn	% of Loans Originated by Minority Status	Applications Closed for Incompleteness	% of Loans Originated by Minority Status
White, Non-Hispanic	1,562	80.3%	1,228	78.6%	70	5.7%	68	5.5%	178	14.5%	18	1.5%
Minority, Including Hispanic	382	19.7%	267	69.9%	20	7.5%	39	14.6%	49	18.4%	7	2.6%
Total	1,944	-	1,495	-	90	-	107	-	227	-	25	-

The number of white, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Minority applicants in this income category still experience a relatively high origination rate, although the portion of originated loans that are made to minority applicants is lower than the portion of applications received from minorities.

The table below offers a closer look at the denial rates of conventional loans by denial reason and income level. For low-, middle-, upper middle-, upper-, and high-income applicants, the most common denial reasons include debt-to-income ratio, credit history, and collateral. The most common denial reasons for upper-and high-income applicants include collateral and credit history. Overall, the most common reason for denial is credit history. Debt-to-income ratio is the second most common reason for the denial of conventional loans in the Durham-Chapel Hill, NC MSA.

Conventional Loan Denial Rates by Denial Reason and Income Level

	Less than 50% Low		50-79% Middle		80-99% Upper-Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt to Income Ratio	30	25.9%	19	21.8%	11	25.6%	7	21.2%	15	10.9%	4	40.0%	86	20.2%
Employment History	3	2.6%	4	4.6%	2	4.7%	-	-	2	1.5%	-	-	11	2.6%
Credit History	41	35.3%	22	25.3%	11	25.6%	4	12.1%	16	11.7%	2	20.0%	96	22.5%
Collateral	8	6.9%	20	23.0%	7	16.3%	6	18.2%	37	27.0%	1	10.0%	79	18.5%
Insufficient Cash	4	3.4%	3	3.4%	4	9.3%	2	6.1%	13	9.5%	1	10.0%	27	6.3%
Unverifiable Information	7	6.0%	5	5.7%	3	7.0%	6	18.2%	11	8.0%	-	-	32	7.5%
Credit Application Incomplete	4	3.4%	3	3.4%	2	4.7%	2	6.1%	15	10.9%	-	-	26	6.1%

Mortgage Insurance Denied	-	-	-	0.0%	-	-	-	-	4	2.9%	-	-	4	0.9%
Other	19	16.4%	11	12.6%	3	7.0%	6	18.2%	24	17.5%	2	20.0%	65	15.3%
Total Denials/ % of Total	116	27.2%	87	20.4%	43	10.1%	33	7.7%	137	32.2%	10	2.3%	426	-

In summary, the HMDA Data indicates that low income households have a higher rate of denial than higher income households do. Overall, in Durham County, the origination rate of conventional loans is 74%. In the MSA, the number of white applicants exceeds the number of minority applicants, and the origination and denial rates by race vary by income. The most common reasons for denial are credit history and the debt-to-income ratio.

An additional analysis of loans granted by race in the City of Durham, Durham County, North Carolina, and across the country is beneficial to further illustrate the financial trends in the City of Durham. The following tables present data gathered from www.dataplace.org. The table below presents loans for the purchase of single-family homes by race. The City of Durham has a high proportion of home loans made to minority households relative to the state and the country.

Home Purchase Loans by Race

Loans by Race	City of Durham	Durham County	North Carolina	United States
Percentage of owner-occupied home purchase loans to Whites (2007)	64.5%	63.3%	76.7%	72.7%
Percentage of owner-occupied home purchase loans to Blacks (2007)	21.3%	23.2%	12.7%	7.9%
Percentage of owner-occupied home purchase loans to Asian/Pacific Islanders (2007)	5.3%	5.0%	2.9%	5.2%
Percentage of owner-occupied home purchase loans to Native Americans (2007)	0.1%	0.1%	0.3%	0.3%
Percentage of owner-occupied home purchase loans to Hispanics (2007)	5.4%	5.2%	5.2%	10.8%

Percentage of owner-occupied home purchase loans to mixed race pairs (2007)	3.3%	3.1%	2.1%	2.9%
Percentage of owner-occupied home purchase loans to minorities (2007)	35.5%	36.7%	23.3%	27.3%
Percentage of owner-occupied home purchase loans made to multiracial applicants (2007)	0.1%	0.1%	0.2%	0.2%

Source: www.dataplace.org

The table below highlights home loans made in the City of Durham, Durham County, North Carolina, and the United States. The median borrower income in the City of Durham is higher than the median income of the state. The City of Durham, Durham County, and North Carolina all have higher percentages of loans made to very low- and low-income households than the national rate.

Home Purchase Loans by Income

Income (2007)	City of Durham	Durham County	North Carolina	United States
Median borrower income for owner-occupied purchase 1 to 4 family	\$66,000	\$66,000	\$63,000	\$72,000
Median income of purchase borrowers (1-4 families) /median owner income	1.29	1.22	1.29	1.38
Percentage of owner-occupied home purchase loans to very low-income borrowers	6.0%	5.9%	5.9%	5.7%
Percentage of owner-occupied home purchase loans to low-income borrowers	25.0%	25.3%	21.3%	19.2%
Percentage of owner-occupied home purchase loans to middle-income borrowers	24.3%	24.9%	25.7%	25.8%
Percentage of owner-occupied home purchase loans to high-income borrowers	44.7%	43.9%	47.1%	49.3%

Source: www.dataplace.org

The table below considers the percentage of conventional and refinancing mortgages made by subprime lenders. The prevalence of these loans in the City of Durham in 2005 (the most recent data available) is lower than the rates for the nation, and similar or slightly higher than the rates in Durham County and the State of North Carolina.

Loans from Subprime Lenders by Purpose and Loan Type

Type	City of Durham	Durham County	North Carolina	United States
Percentage of conventional home purchase mortgage loans by subprime lenders (2005)	9.9%	11.2%	11.2%	17.7%
Percentage of conventional refinancing mortgage loans by subprime lenders (2005)	17.8%	17.8%	16.7%	20.4%

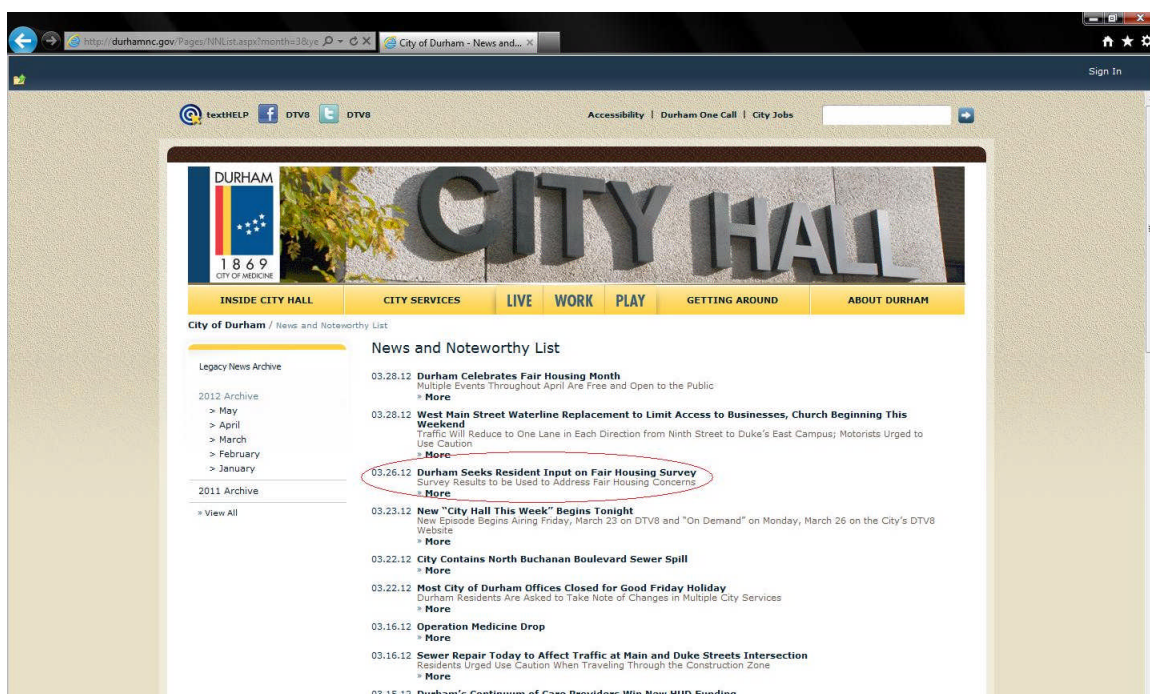
Source: www.dataplace.org

There appears to be a disproportionate percentage of denials of loans originated from minorities, as compared to whites. Further in-depth study of the HMDA data is needed to determine if there are any patterns of discrimination in local lending practices in Durham County. This is beyond the scope of this analysis of impediments.

D. Citizen Participation:

An advertisement announcing the public review period was published in the *Durham Herald Sun* on July 20, 2012 and in the *Carolina Times* on July 21, 2012. All public comments received will be incorporated into the final document.

In order to obtain community input on the impediments to fair housing in the City of Durham, the City posted a fair housing survey on its website.



The City received eighty six (86) completed electronic surveys as of May 10, 2012. Respondents were asked to consider a list of categories and to identify which were protected classes. The table below shows the percentage of survey participants who identified each category as a protected class. Most survey participants (94.4%) identified disability as a protected class. The second most commonly identified protected class was race (88.7%), followed by national origin (74.6% each).

Citizen Identification of Protected Classes

Category	Percent Selecting Category as Protected Class
Age	64.8%
Color	70.4%
Disability	94.4%
Ethnicity	59.2%

Family Status	59.2%
Gender/Sex	73.2%
Income	36.6%
National Origin	74.6%
Race	88.7%
Religion	56.3%

The survey participants were asked to identify the greatest barriers to fair housing in the City. Respondents strongly agreed that the lack of affordable housing in certain areas (38.6%) was the largest barrier to fair housing in the City of Durham. Respondents agreed that the lack of knowledge among residents regarding fair housing and the lack of fair housing education were the largest barriers to fair housing in the City. Combined (strongly agree and agree), 74.2% of respondents identified the lack of knowledge among residents regarding fair housing as the largest barrier to fair housing in the City of Durham. The table below highlights all of the barriers identified by residents to fair housing.

Barriers to Fair Housing

Answer Options	Strongly Agree	Agree	Neutral or Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	25	26	12	3	4
Lack of affordable housing in certain areas	27	29	7	2	5
Lack of accessible housing for persons with disabilities	24	27	11	5	3
Lack of accessibility in neighborhoods (i.e. curb cuts)	14	26	18	8	3
Lack of fair housing education	17	33	12	5	3
Lack of fair housing organizations in the City	7	21	28	9	5
State or Local laws and policies that limit housing choice	12	15	30	8	5
Lack of knowledge among residents regarding fair housing	19	33	12	5	1
Lack of knowledge among landlords and property managers regarding fair housing	19	28	13	6	4
Lack of knowledge among real estate agents regarding fair housing	13	22	20	9	6

Lack of knowledge among bankers/lenders regarding fair housing	13	19	24	9	5
Other	9	7	18	1	0

The majority (91%) of all respondents correctly identified the appropriate agencies for reporting fair housing complaints; an appropriate City of Durham Department (31%) and Human Relations (22%). Other agencies identified for the reporting of fair housing complaints include: HUD (12%), a Fair Housing Agency (8%), Neighborhood Improvement Services (9%), and the Community Development Department (6%). Approximately eight percent (8%) of respondents were unsure of where to report fair housing violations.

According to respondents, almost forty three percent (42.9%) thought residents were unaware of how to report a fair housing complaint, forty one percent (41.4%) were unsure, and almost sixteen percent (15.7%) thought Durham residents were aware of how to report a fair housing complaint.

Over three quarters (77.1%) of all respondents believe that some fair housing concerns are not reported. The reasons for non-reporting vary; the top three responses were: lack of knowledge concerning fair housing rights (32%), lack of knowledge of how to report a fair housing issue (23%), and fear of retaliation (23%).

Many residents felt that the City should do more to proactively educate the residents on fair housing issues. Over a third of residents (36.8%) identified predatory lending as a problem in the City. These respondents identified check cashing services and subsequent high interest rates associated with these services (42%) as the most common form of predatory lending in the City. Additionally, income disparity amongst Durham residents and the lack of affordable housing development were the most common issues identified by residents for the City to address fair housing problems.

V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Durham to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow.

Several of the previously identified impediments are still present in the City of Durham, despite the City's best efforts. Below is a list of impediments that are presented as part of Durham's 2012 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: LACK OF AFFORDABLE RENTAL HOUSING UNITS –**
The cost of rent for apartments has increased to the point that almost half of all households with incomes less than 50% of the median income are cost overburdened.

Goal: Promote and encourage the development of affordable rental housing units especially for households whose income is less than 50% of the median income.

The strategies to meet this goal include:

- **1-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.
- **1-B:** Provide assistance to households that are cost overburdened, particularly those households below 50% of the median family income.

- **Impediment 2: LACK OF AFFORDABLE SALES HOUSING UNITS –**
The cost to purchase a single family home has increased significantly outside areas of low/mod income concentration, limiting the choice of housing for lower income households.

Goal: Promote and encourage the development of for-sale single family houses for low-income households.

The strategies to meet this goal include:

- **2-A:** Support low-income housing and development plans that provide affordable housing options outside of areas of low/mod concentration.

- **2-B:** Support down-payment assistance and financing to assist low-income homebuyers to purchase housing outside areas of low/mod concentration.
 - **2-C:** Support rehabilitation of existing housing stock to increase the supply of decent, safe, sound, and sanitary housing that is affordable to low-income households.
 - **2-D:** Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households.
- **Impediment 3: AREAS OF CONCENTRATION OF MINORITIES** – There are areas in the central and eastern sections of the City where the minority population is more than 70% of the area’s population.

Goal: Promote the de-concentration of minorities outside the central and eastern sections of the City to reduce minority concentration.

The strategies to meet this goal include:

- **3-A:** Support and promote affordable housing developments and plans outside areas of minority concentration.
 - **3-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
 - **3-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.
- **Impediment 4: FAIR HOUSING EDUCATION AND OUTREACH** – There is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice.

Goal: Improve the public’s knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.

The strategies to meet this goal include:

- **4-A:** Continue to promote fair housing seminars to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act.
- **4-B:** Continue to publish literature and informational material to pass out concerning fair housing issues and place in prominent locations to be available for distribution.

- **4-C:** Include a link on the City’s website for information on Fair Housing and who to contact in cases of suspected housing discrimination.
- **Impediment 5: FAIR HOUSING LOGO AND DISCLAIMER CLAUSE** – The Fair Housing Logo and disclaimer clause are not uniformly used in advertisements of housing publications.

Goal: Increase the use of the Fair Housing Logo and disclaimer clause on all housing publications available in the City.

The strategies to meet this goal include:

- **5-A:** Review and monitor the real estate trade publications (such as “Homes and Land,” “Apartments for Rent,” “Apartment Guide,” The Real Estate Book,” etc.) to ascertain the proper use of the HUD Fair Housing Logo and disclaimer clause.
 - **5-B:** Work with the local Board of Realtors, apartment managers, and homebuilders to monitor their members on the use of the HUD Fair Housing Logo and disclaimer clause in the ads they place in publications.
- **Impediment 6: ACCESSIBLE HOUSING** – There is a lack of accessible housing that is decent, safe, sound, sanitary, and affordable to persons with disabilities.

Goal: Increase the number of accessible housing units that are decent, safe, sound, sanitary, and affordable to lower income households throughout the City.

The strategies to meet this goal include:

- **6-A:** Increase the number of accessible housing units through rehabilitation of the existing housing stock.
- **6-B:** Increase the number of accessible housing units through the development and construction of new rental and single family homes for sale.
- **6-C:** Continue to enforce the ADA requirements for landlords to make “reasonable” modifications to rental properties to make housing units accessible to disabled tenants.
- **6-D:** Provide financial assistance to homeowners to make their properties accessible in order to allow them to remain in their residences.

- **Impediment 7: PUBLIC POLICIES AND REGULATIONS** – The City-County Unified Development Ordinance (UDO) appears to be restrictive in regard to the development of multi-family housing, group living, supportive care housing, and does not contain references to the Federal Fair Housing Act, Section 504, Americans with Disabilities Act, etc. Additionally, the City’s “Subsidized Housing Location Policy” needs to be revised.

Goal: Revise the City-County Unified Development Ordinance and “Subsidized Housing Location Policy” to promote the development of various types of affordable housing throughout the City.

The strategies to meet this goal include:

- **7-A:** Review and revise the definition of “Family” in the UDO to permit six (6) or less disabled persons to live together as a single family unit. Consider revising the list of uses permitted by “right” in residential districts by removing “L-Permitted Subject to Limitations” and “M-Special Use Permit Required” for “Single-family detached homes,” “Family Care Homes,” “Group Homes,” and other forms of supportive housing.
- **7-B:** Review the City-County Unified Development Ordinance to include a new subsection 1.2.4 “Affirmatively Further Fair Housing.”
- **7-C:** Review and revise subsection 6.6 “Affordable Housing Density Bonus” provision to provide a better incentive to developers to construct new affordable housing in the City.
- **7-D:** Review and revise the City’s “Subsidized Housing Location Policy” to promote and encourage the development of subsidized affordable housing outside areas with concentrations of subsidized housing and/or poverty.

- **Impediment 8: PRIVATE LENDING PRACTICES** – The HMDA data suggests that there is a disparity between the approval rates of home mortgage loans that are originated from white and minority applicants.

Goal: Approval rates for all originated home mortgage loans should be fair, unbiased, and impartial throughout the City, regardless of race and location.

The strategies to meet this goal include:

- **8-A:** An in depth review of the mortgage lending practices by local banks should be undertaken by an outside agency or firm, that does not have any interest in the local financial institutions.

- **8-B:** Testing should be performed by an outside agency to determine if any patterns of discrimination are present in local home mortgage lending practices in low-income areas.
- **8-C:** A higher rate of public financial assistance should be provided to potential home buyers in lower-income neighborhoods to improve the loan to value ratio so private lenders will increase the number of home loan mortgages made in these areas.

VI. Appendix

The following appendices are included in this section:

- **Appendix A – Demographic Data**
- **Appendix B – Maps**
- **Appendix C – HUD-CHAS Data**
- **Appendix D – Meeting Summaries**